RICA'S BIGGEST INDUSTRY MONTHLY FOR AMERICA'S BIGGEST INDUSTRY

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# House & Home

FEBRUARY 1957 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

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**YLE AT A PRICE:** one secret of John Long's one-man boom

- The family room: 12 pages of plans and ideas

A new way to make high-cost small tracts pay off

Editorial: Let's do something now about the FHA premium

Built-ins help you sell any house faster

WS BEGINS ON PAGE 35 NEW WAYS TO BUILD BETTER BEGINS ON PAGE 175 FOR COMPLETE CONTENTS SEE PAGE 103

GARDEN OUTFITS FROM THE PHELPS COLLECTION



# This is the floor that sells the room that opens the door to easier home sales

The kitchen-family room is today's biggest, new selling feature in home building. And here's the floor that sells the room —rich, beautiful Gold Seal® Nairon Custom Tile. Home buyers prefer this full-thick vinyl plastic tile because its colors go all the way through—provides outstanding wear . . . because it cleans so easily, is so highly resistant to stains. And you can even install Gold Seal Nairon® over radiant heating. Yes, Nairon makes home selling easier. See it now at your Gold Seal Dealer. (See the yellow pages— "Floors" or "Linoleum").

*Satisfaction Guaranteed or your money back*

FOR HOME, BUSINESS, INSTITUTIONS: BY-THE-YARD AND TILES—INLAID LINOLEUM NAIRON® PLASTICS • VINYLBEST* TILE • CORK TILE • RUBBER TILE • ASPHALT TILE

**SPECIFICATIONS:** Install over on-grade concrete, suspended wood or suspended concrete.

**"Venetian"**— 5 colors—⅛"
**"Sequin"** —19 colors—⅛" and .080"
**"Marble"** — 7 colors—⅛" and .080"

All ⅛" tile available in 9" x 9", 12" x 12" and 18" x 18". The .080" tile offered in 9" x 9" only.

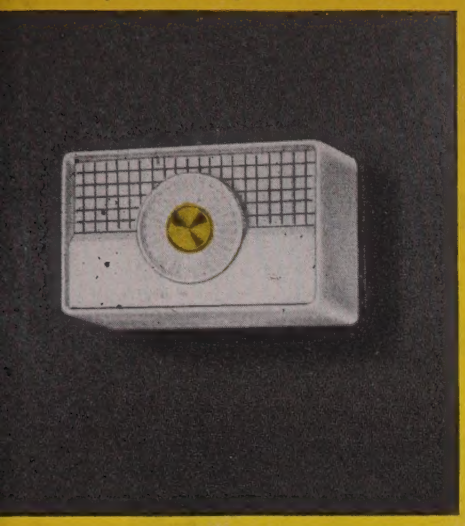
FOR THE LOOK THAT'S YEARS AHEAD

Gold Seal® FLOORS AND WALLS

*Trademark

©1957 Congoleum-Nairn Inc., Kearny, N. J.

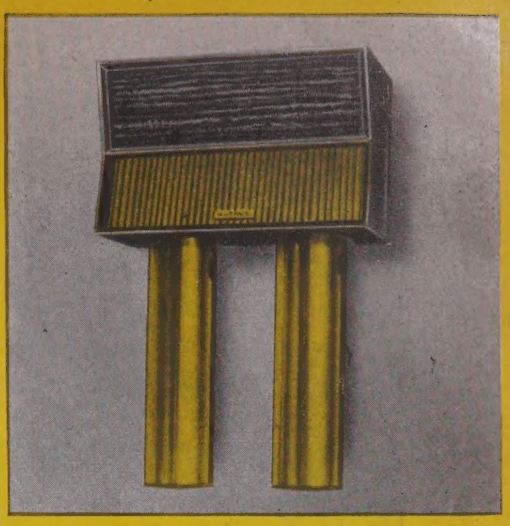
↓ L-12 Champion - $ 4.95 list



↓ L-16 Harmony $ 7.95 list



↓ L-23 Mayfair $ 8.95 list



↓ L-33 Coronet $16.95 list

Patents Pending

# The NEW Look
# The NEW Sound

## Give your new homes BOTH . . . at a low cost!

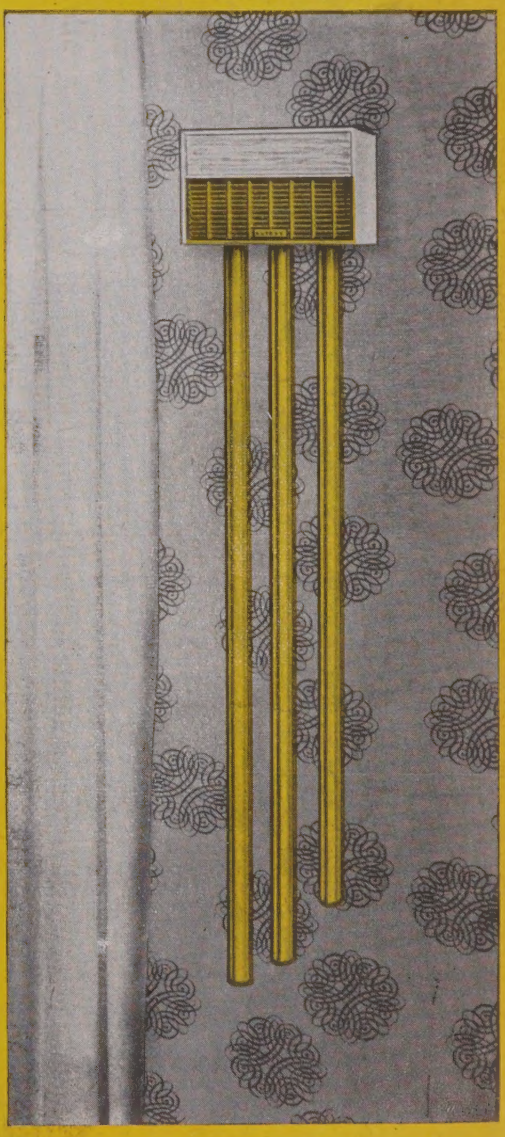
Your new homes can look as modern as tomorrow with the glamorous NEW "CRISP LOOK" of these smart NuTone Door Chimes. 21 styles to harmonize with any home.

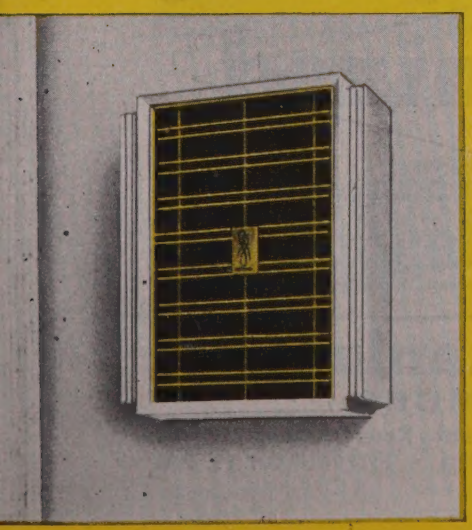
And your new Homes can have the elegance of NuTone's NEW "CHORD TONES" . . . a rich, vibrant blend of harmonious chords. The first new chime sound in twenty years . . . created exclusively by NuTone to help sell your homes.

**FREE COLOR CATALOG . . . Write NuTone, Inc., Dept. HH-2, Cincinnati 27, Ohio**

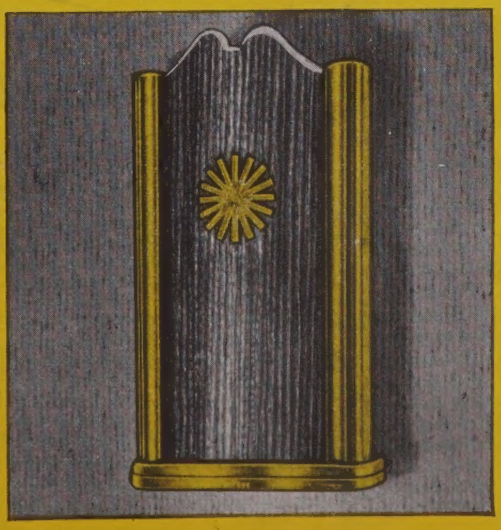
# NUTONE

**Food Center • Door Chimes • Exhaust Fans**
**Ceiling Heaters • Range Hoods**

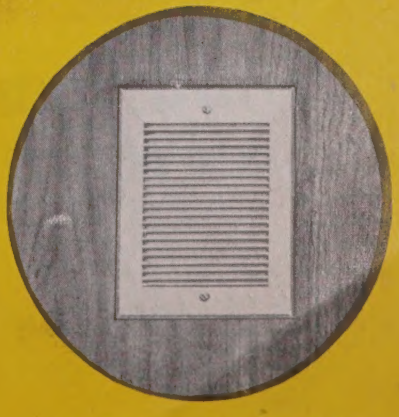




↑ L-30 Chord Tone $12.95 list



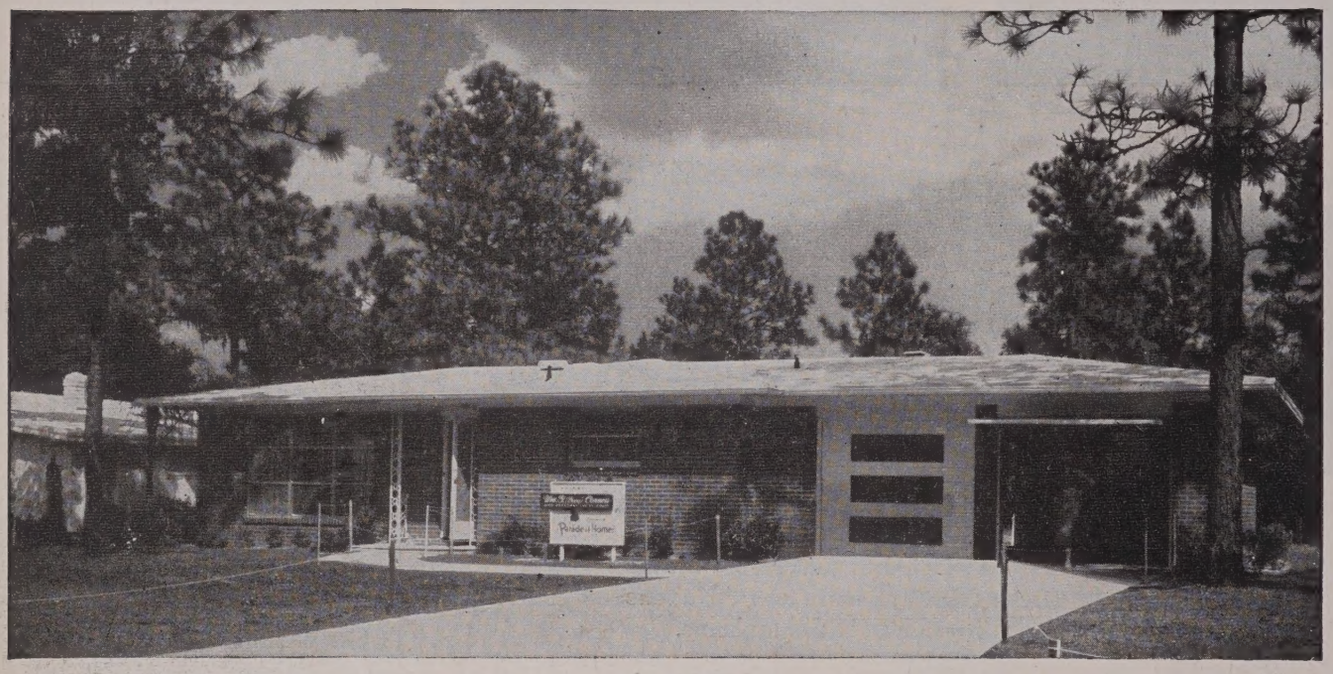
↑ L-41 Symphonic $36.95 list

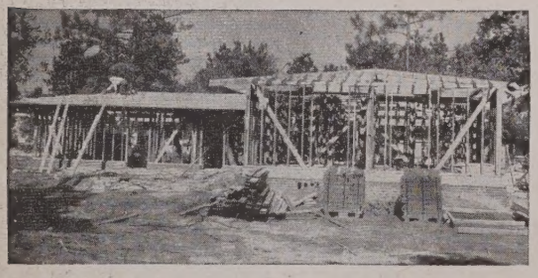


↑ L-14 Built-In $ 5.95 list

# What's so different about this FLORIDA HOUSE?

Architect: William G. Connors



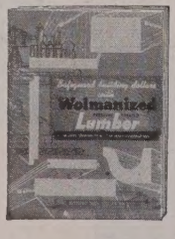


From sill to ridgeboard, every piece of lumber in this Jacksonville residence is Wolmanized pressure-treated lumber. Future savings in just one repair job caused by decay or termites will more than pay for the moderate additional cost of specifying Wolmanized lumber throughout the house.

## It Has Built-in, Lifetime Protection Against Termite and Decay Damage!

Careful planning in this house has eliminated future maintenance costs due to subterranean termite damage and decay. That is because the architect specified that all the lumber for the house be *pressure-treated* with Wolman® salts. Wolmanized® lumber was used because it has all these desirable properties: It resists rot and termites. It is clean, paintable, odorless. It is fiber-fixed, non-corrosive to imbedded metal fasteners, and glueable even with the newer resins.

Wolmanized lumber offers unlimited application possibilities; it serves better and longer—yet, it's economical to use, adding about 1½ per cent to total costs. Read how you can safeguard building dollars with Wolmanized pressure-treated lumber in the light and heavy structures you design.




**Wolmanized®**

**PRESSURE-TREATED LUMBER**

**This handbook tells the complete story.** The how and why of Wolmanized lumber and many suggestions for residential, commercial, industrial and institutional applications are covered in this 16-page handbook. Write for your copy.

W-4

KOPPERS

**Wolmanized®**
**LUMBER**

**Wolman Preservative Dept., Koppers Company, Inc.**
**1468 KOPPERS BUILDING • PITTSBURGH 19, PA.**

# General means Reputation




"General" Bronze
5-STAR LEADER of the aluminum window field

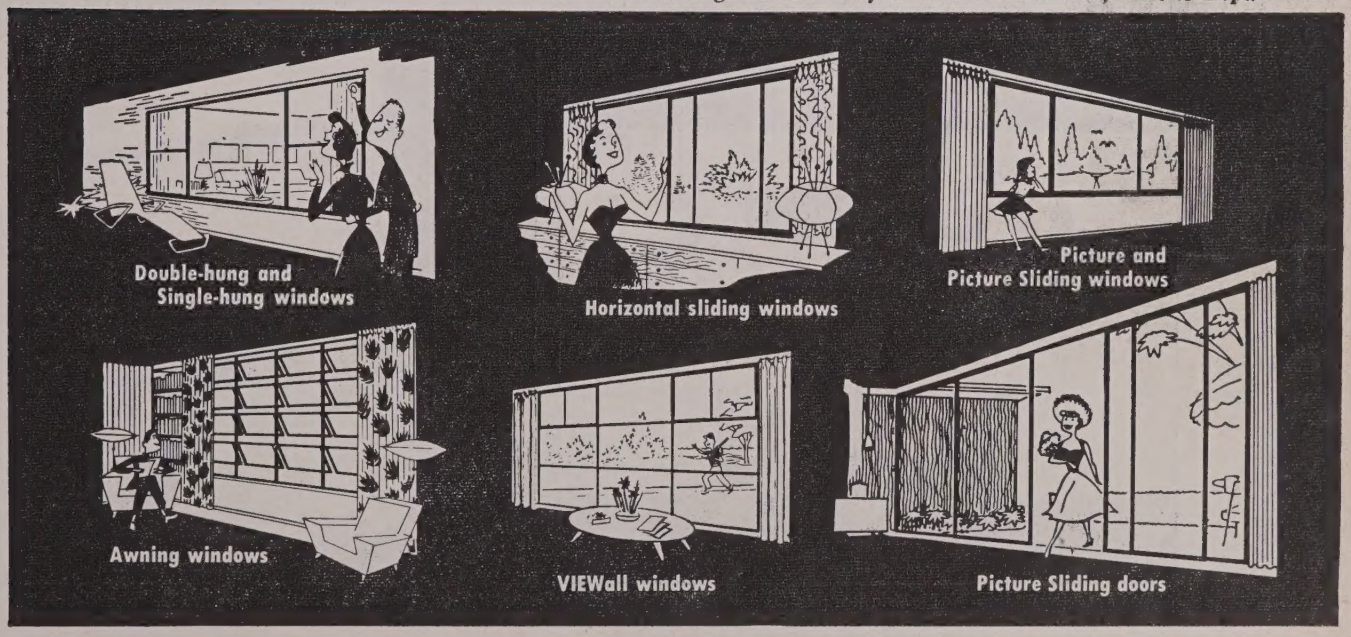
— for maturity (48 years of leadership in producing quality windows) ... for judgment and ingenuity (first to introduce aluminum sliding windows, VIEWall windows, Fin Trim and other new window products)... and for dependable service to builders (with responsible dealers and warehouse stocks in every area.)

Keep *your* reputation up there, among the top-rank, quality-minded builders, by *never* linking your hard-won advances to anything less. *Stick* to associates (dependable dealers and a manufacturer) whose leadership and experience *must* benefit you.

When it comes to windows and picture sliding doors, you promote yourself to *consistent profits* with the least worry when you stick to the "General."

★ **ADVANCED PRODUCT DESIGN** *that keeps you ahead of competition*
★ **TROUBLE-FREE ENGINEERING** *that eliminates costly complaints*
★ **SPECIALIZED SERVICE TO BUILDERS** *thru responsible local dealers*
★ **DEPENDABLE DELIVERIES** *from warehouse stocks in every area*
★ **CONTINUOUS ADVERTISING** *that creates ready customer acceptance*

For latest catalog and name of your nearest distributor, write to Dept. HH-572




GENERAL BRONZE CORPORATION · GB · ALWINTITE ®

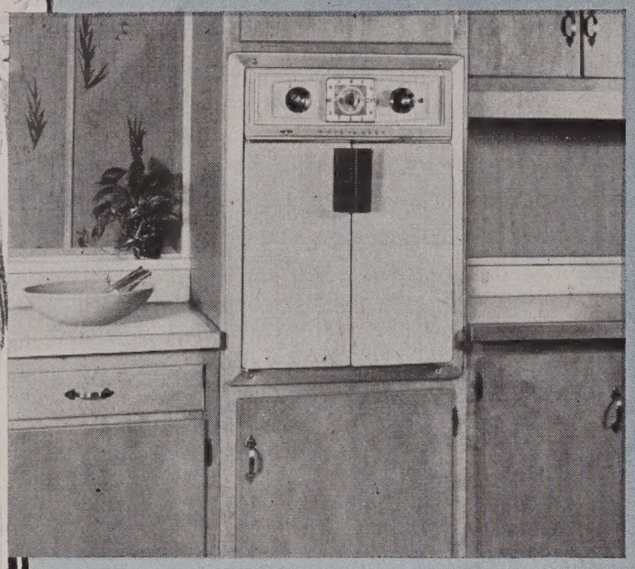
*aluminum*
**WINDOWS and DOORS**
**by GENERAL BRONZE CORPORATION**
ALWINTITE DIVISION • GARDEN CITY, N. Y.

HOUSE & HOME, February 1957, Volume 11, Number 2. Published monthly by TIME, INC. 9 Rockefeller Plaza, New York 20, N. Y. Entered as second-class matter at New York, N. Y. Subscription price $6.00 a year.

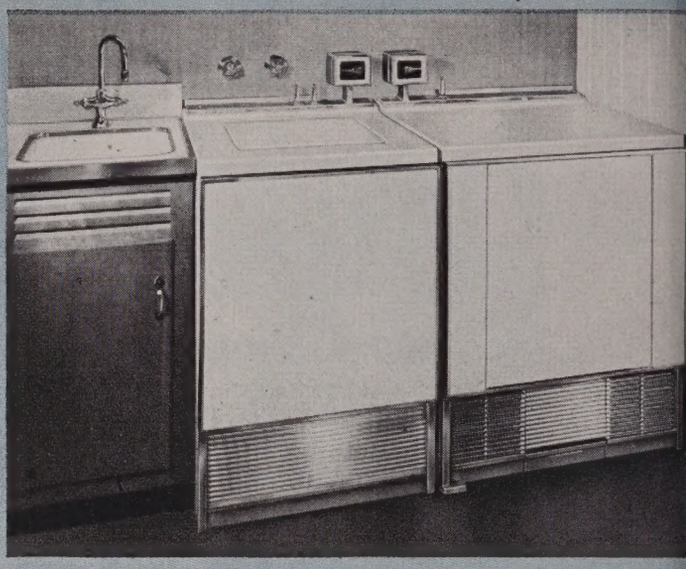
# You saw them



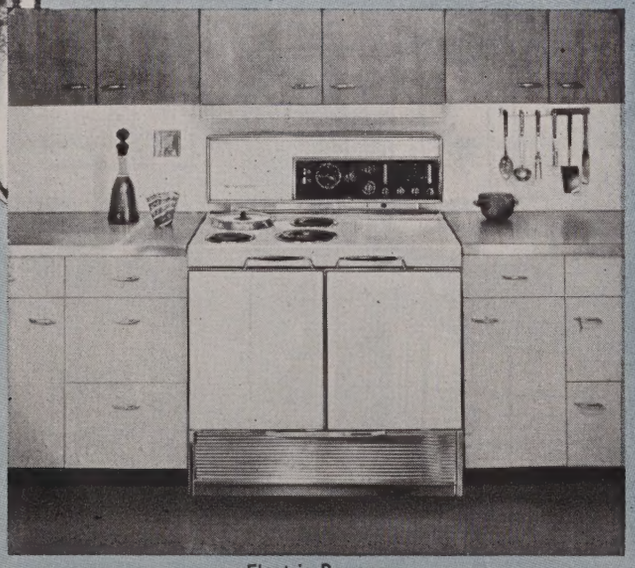
Wall Ovens



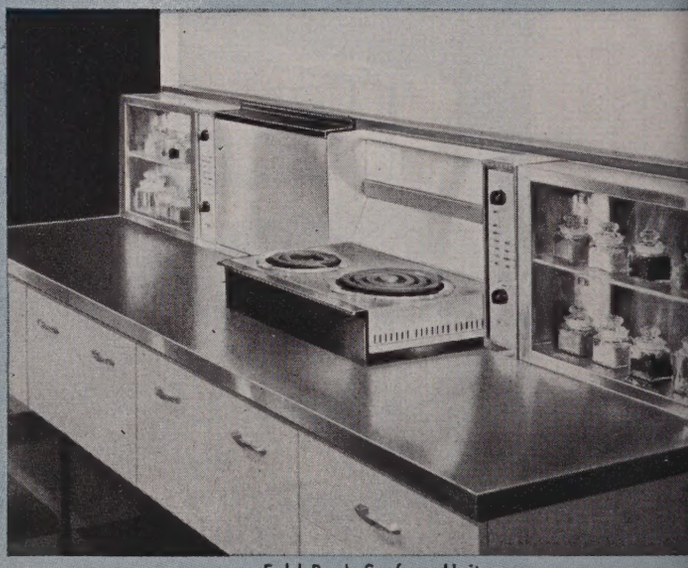
Automatic Washers and Electric Dryers



## *Frigidaire* "SHEER LOOK" *products*



Electric Ranges



Fold Back Surface Units

## Now plan to show them in your homes

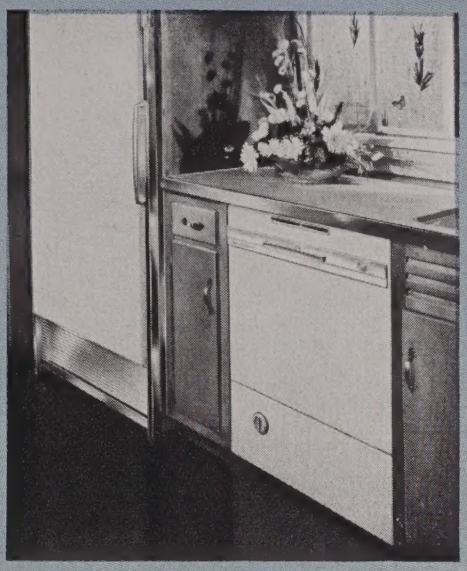
From the revolutionary styling of the GM Kitchen of Tomorrow comes the "Sheer Look" of today. These trend-setting Frigidaire kitchen and laundry products, both freestanding and built-in, have been designed to blend in or build in with standard wood or steel cabinets available anywhere. There are no curves . . . no gaps . . . every corner is square. They're practical, flexible, designed for you. In addition, Frigidaire Full-Home Conditioning offers 103 different cooling combinations *plus* new heating units with the right capacity for every type home. Now, a really *complete line* of major home equipment for builders from Frigidaire. Call your nearest Frigidaire District headquarters office for "on the site" information and assistance.

# at the show...

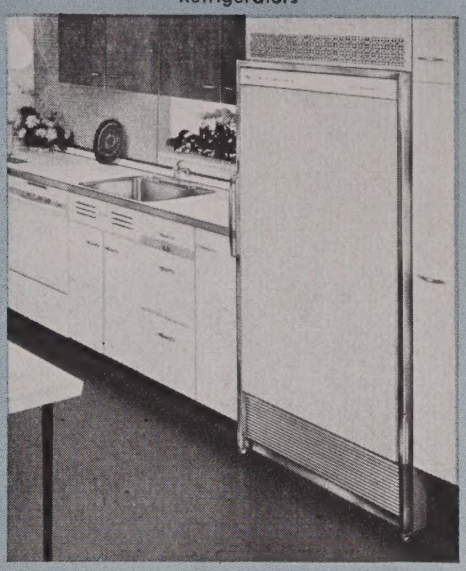
Built-in Cooking Tops



Undercounter Dishwashers



Refrigerators

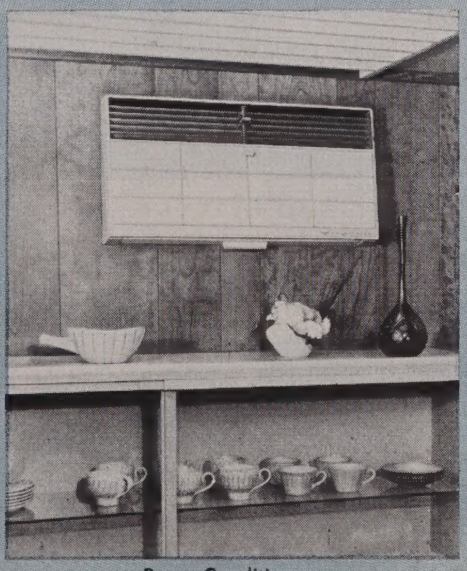


*with the blend-in...built-in look!*

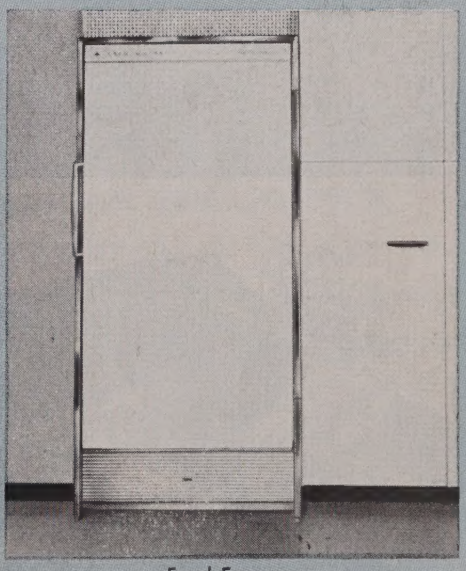
GM GENERAL MOTORS



Year-Round Air Conditioning



Room Conditioners



Food Freezers

## To help sell your homes...

Frigidaire offers you the Home-Sellingest Promotion ever, PERSONALIZED for *you!* It is a complete merchandising plan prepared for *your* specific homes by a trained Frigidaire Home Merchandising Specialist. Phone him today at your nearest Frigidaire District headquarters office.

FOR A NEW BOOST TO BUSINESS

REFRIGERATORS • ELECTRIC RANGES • BUILT-IN COOKING TOPS • WALL OVENS • FOLD BACK SURFACE UNITS • DISHWASHERS • FOOD FREEZERS • ELECTRIC WATER HEATERS • ELECTRIC DRYERS • AUTOMATIC WASHERS • FULL-HOME AIR CONDITIONERS • GAS & OIL FURNACES • ROOM CONDITIONERS • DISPOSERS

IN '57 GO

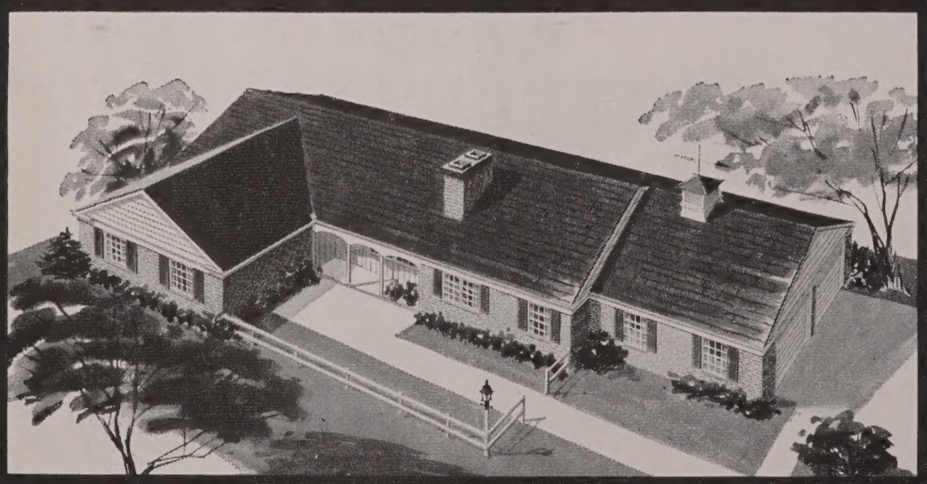
# FRIGIDAIRE

Division of General Motors Corporation, Dayton 1, Ohio




*to meet the challenge of today's market . . .*

# value is vital



## PEASE HOMES

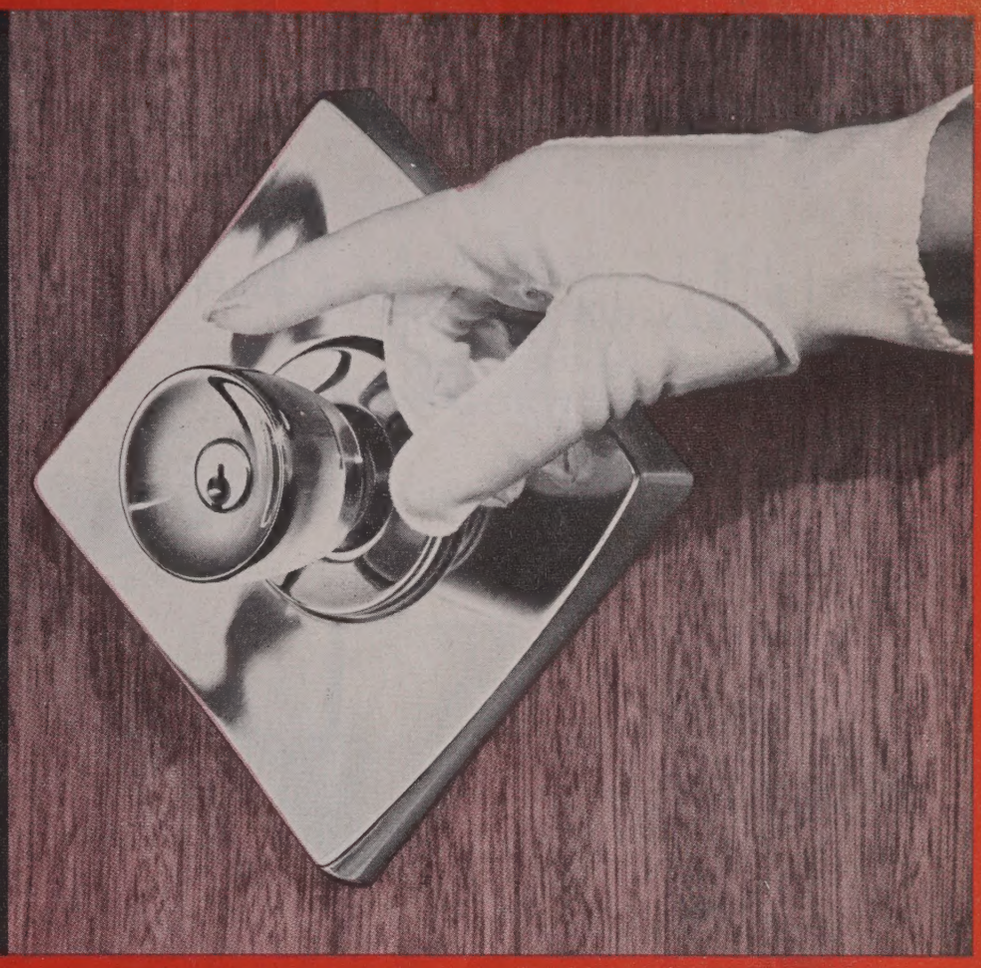
*pre-sold to more than 9½ million readers of the nation's leading home service magazines*

*When it's a Pease Home, value is apparent . . . to buyer . . . to lender.*

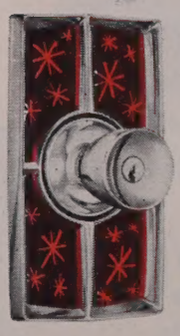
Proof is free on request in the new 82-page full color "Book of Pease Homes for 1957". Write for a copy.

PEASE HOMES • 937 FOREST AVENUE • HAMILTON, OHIO

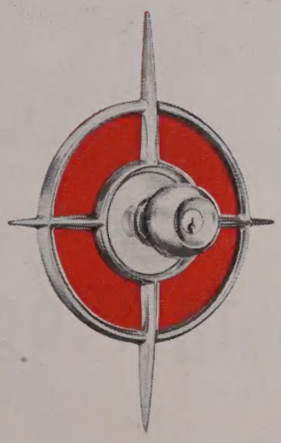
# first touch of Quality



**Imperial** escutcheon shown with **Tulip** design lock.

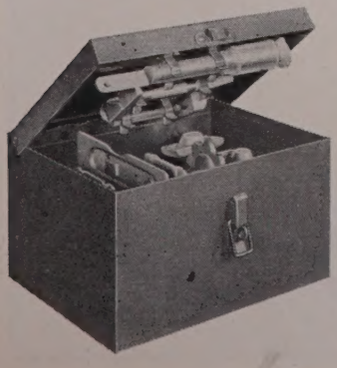


**MANHATTAN** design open-back escutcheon, 8" x 4⅜". Background is wallpaper cut to size and applied to door. Shown with **Tulip** design lock.



**CONTINENTAL** design open-back escutcheon, 11" x 8". Colored background is paint applied to door. Shown with **Saturn** design lock.

**FIRST IMPRESSIONS ARE LASTING** . . . that's why many volume builders today are using original Schlage entranceway designs . . . combining modest cost and house-to-house versatility with striking eye appeal. Characteristic of Schlage's practical, progressive designs, two new open-back escutcheons – the Manhattan and Continental – introduce a welcome "color-accent" to help individualize homes . . . create an even wider design selection for every taste and budget. But whatever the style, function or finish you select for your homes, you can always count on Schlage quality.



## COMPACT TOOL KIT CUTS LABOR COSTS

For new construction or remodeling jobs, Schlage's tailor-made kit lets your carpenters handle Schlage wood-door installations quickly and easily – contains all the tools necessary for handy and accurate lock installation! **For complete information on Schlage lock installations, write for Installation Tool Book #625—E-2.**

**Send for New "Lock Fashions" Brochure #651—E-2.**
*For attractive suggestions in doorway decoration and colorfully illustrated applications of Schlage residential lock and escutcheon designs, write today for this handsome 4-color, 12-page brochure.*

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**SCHLAGE LOCK COMPANY**
SAN FRANCISCO • NEW YORK • VANCOUVER, B. C.
*Address all correspondence to San Francisco*

# COMING...




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- Exciting ads that show prospective home buyers looking at model homes with windows of *Thermopane*® insulating glass.
- These full-color, full-page ads will appear in the top national magazines . . . the ones builders tell us are most influential with prospective buyers.
- Each ad tells your prospects that there are NO STORM SASH TO BUY, put up, take down, wash and store. And they point out the extra comfort and savings when your home is glazed with *Thermopane* insulating glass.

LIFE

THE AMERICAN HOME

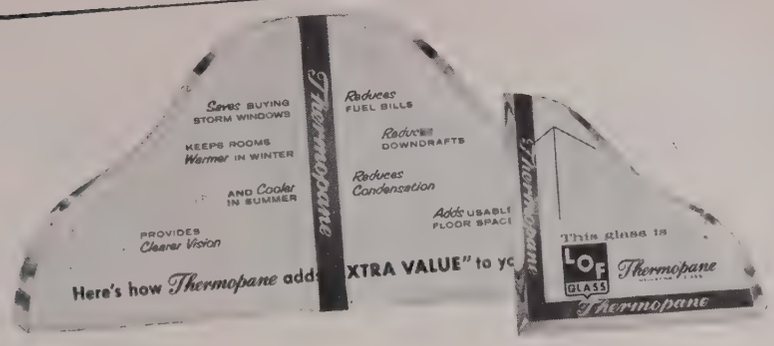
House Beautiful

Better Homes and Gardens

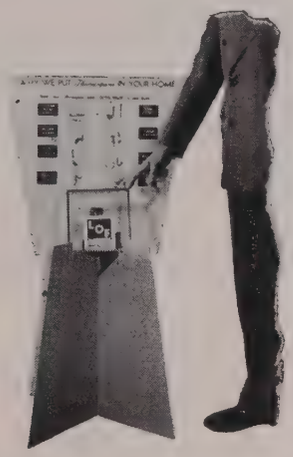
LOF GLASS

*Thermopane* INSULATING GLASS

# for your model home promotion




An ingenious card which demonstrates what *Thermopane* is and explains its benefits. Mounted on the *Thermopane* windows in your model home, it helps you sell the extra quality built into your houses.



Attractive floor display includes an actual sample of *Thermopane*, tells and illustrates at a glance the "extra value" *Thermopane* adds to your home.



A take-home folder explains why *you* put *Thermopane* in your houses. It's a powerful little addition to your sales literature.

2

## More New Sales Aids

Coming your way . . . a kit full of sales aids and selling ideas that put *Thermopane* solidly on your sales force . . . displays, selling literature, hard-hitting selling sentences for your salesmen to use or to include in your advertising, newspaper mats, radio and TV suggestions . . . a wealth of material any merchandising-minded home builder will appreciate. Ask your L·O·F Glass Distributor or Dealer about it. He's listed under "Glass" in the phone book yellow pages. Libbey·Owens·Ford Glass Company, 608 Madison Ave., Toledo 3, Ohio.

**LIBBEY · OWENS · FORD** *a Great Name in Glass*



Here's a new prefinished, hollow-core panel that saves installation time and dollars

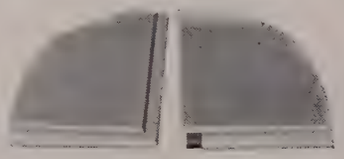


# **Marlite Korelock**® *ceiling and wall panels*

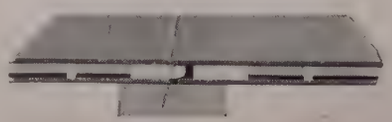
Ready for use without painting or finishing, Korelock is available in 10 decorator colors in new satin-lustre finish, plus 6 distinctive wood patterns. Particularly adaptable to building and modernizing heavy traffic areas, Korelock has a soilproof baked finish which stays like new for years. Maintenance time and expense is drastically reduced because Korelock wipes clean with a damp cloth.

Korelock's simplified installation eliminates backing materials and adhesive. Available in easy-to-handle sizes 24 inches by 48 inches and 24 inches by 96 inches. All panels are tongued and grooved, eliminating the need for joint coverings.

Get complete details on Korelock ceiling and wall panels by writing Marlite Division of Masonite Corp., Dept. 222, Dover, Ohio.



**Structurally Strong**—Korelock is really a wall in itself! The face of Korelock panels has the same baked plastic surface as all Marlite panels, laminated with a rigid interlocking wood core, and a sealed back of Masonite Tempered Duolux. The 5/16" thick panels combine beauty, strength and durability.



**Easily Installed**—The special tongue and groove "V" joint makes installation rapid and simple, over studs or furring strips, requiring no backing material, adhesive or joint coverings. Tongues are pre-drilled for screw-type nails, provided with panels.

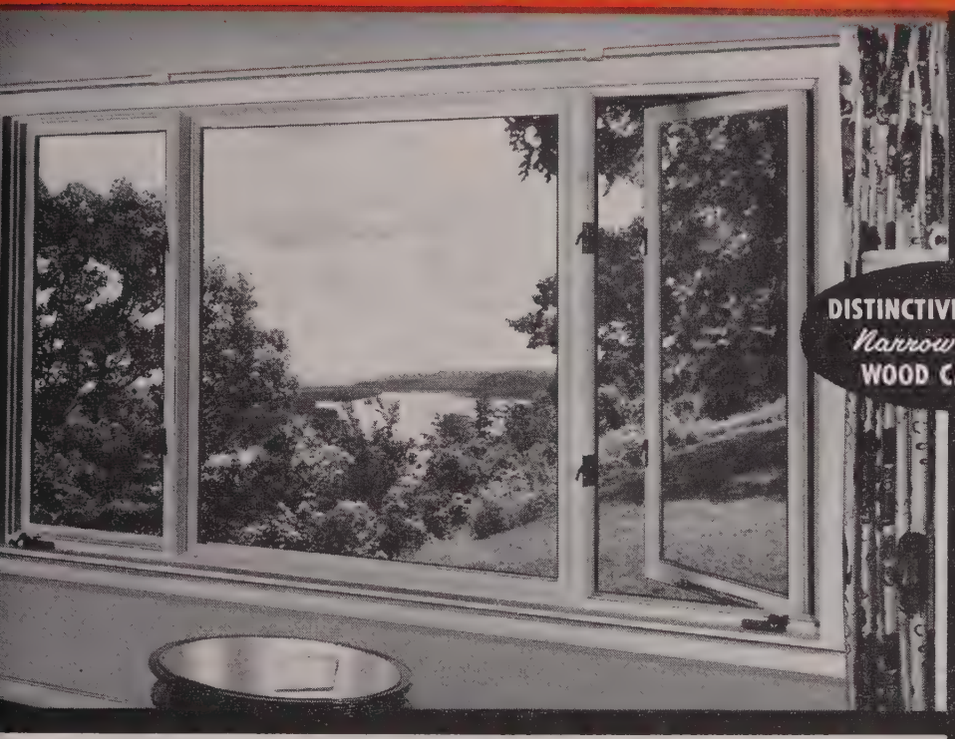
# **Marlite**® *plastic-finished paneling*

MARLITE IS ANOTHER QUALITY PRODUCT OF MASONITE® RESEARCH

# FARLEY & LOETSCHER

Qualitybilt WOODWORK

Since 1875 . . . Complete Millwork Service



DISTINCTIVELY MODERN
*Narrow Mullions*
WOOD CASEMENTS



## When *Quality* Counts...

You'll get immediate and enthusiastic approval from home buying prospects with QUALITYBILT products . . . famous for quality since 1875! They'll like the new, slenderized beauty of QUALITYBILT Wood Casements with their exclusive narrow mullions, toxic-treated long-lasting wood parts, superior craftsmanship, and wide range of designs and sizes.
The lady will love these outstanding QUALITYBILT Kitchen Units of luxurious, select birch. Her eyes will gleam when she sees the many work-saving features, like slide-out bins, revolving shelves, special places for pots and pans . . . all beautifully crafted in design arrangements guaranteed to enhance any kitchen.

QUALITYBILT products are competitively priced, too. Write us for name of your nearest distributor.



BIRCH KITCHENS
PACKED WITH
*Pride Appeal*

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ENTRANCES • DOORS • FRAMES • SASH • BLINDS • CASEMENTS • SLIDING DOORS • SCREENS • COMBINATION DOORS
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# For less than $600 installed you can AIR CONDITION A WHOLE HOUSE

## with new 3-hp FEDDERS Adaptomatic

**CENTRAL AIR CONDITIONER**

### LOCATES ANYWHERE . . . IN ANY TYPE OF HOME



**CAN CONNECT TO WARM-AIR SYSTEM,** utilizing same ducts to cut costs. So compact it takes little space in basement or utility room.



**IN BASEMENT, CRAWL SPACE OR UTILITY ROOM** where attic space is not available.



**IN ATTIC OR GARAGE,** located for minimum ductwork to reach all rooms.

**FEDDERS**

**WORLD'S LARGEST SELLING AIR CONDITIONER**

**Now, Fedders** brings the cost of central air conditioning so low you can give even modestly priced homes the sales-closing appeal of whole-house cooling. You can buy and install a powerful 3-h.p. Fedders Adaptomatic, in a house wired for 230 volts, for $600 or less, including average ductwork to connect to warm-air system! Attic or crawl-space installations, too, are proportionately low in total cost.

**Fedders Adaptomatic** is a modern all-in-one air conditioner, assembled and tested at the factory, ready to operate when you uncrate it. No costly on-the-job assembly of "remote" components – no fragile hermetic lines to connect and charge with refrigerant—no water pumps or piping or unsightly outside condenser housing. This compact air conditioner has Timesaver Split-Chassis construction that facilitates handling and installation in cramped quarters, allows freedom of architectural design.

**The exclusive Fedders system** of Pressurized Condenser Air permits installation of the Adaptomatic anywhere in any type of home for efficient operation and minimum ductwork. Easy to connect to warm-air ducts, simple to install at any stage of construction in attic, crawl-space or utility room.

**As a home builder,** you buy the Fedders Adaptomatic at a special builders discount, get a 5-year warranty on hermetic system. Get all the facts now – call your Fedders representative – or mail the coupon below.

**SEND FOR SPECIFICATIONS FOLDER!**

FEDDERS-QUIGAN CORP.—Dept. HH-27
Maspeth 78, New York

*Gentlemen: Please send me, without obligation, complete information on central air conditioning with Fedders Adaptomatic.*

PLEASE PRINT

NAME.....

STREET ADDRESS.....

CITY.....STATE.....

# Quality They Can See...




## The NEW Bermuda Roof of Follansbee Terne

A Bermuda roof of Follansbee Terne will give your houses a distinctive beauty that prospective buyers can see—a visible quality that sells its value!

If you would like more particulars about the Bermuda roof of Follansbee Terne, we will be happy to send you additional information about installation and cost. Other data also appears in the Architectural and Light Construction Files of Sweet's Catalog.

## . . . . and a Terne Roof Will Sell Your Homes!

Normally, your prospective home buyers may not ask about the roof. But a Terne roof has a distinctive quality those buyers can see—and a feature you can sell.

They will be impressed to know that a Terne roof will last as long as the house stands . . . a Terne roof is fireproof, weathertight, windproof and can be painted any color, anytime, to harmonize with the house exterior. And if the house is air conditioned, a light-colored Terne roof will reflect more of the sun's heat than any other type of roof.

The beauty and serviceability of a Follansbee Terne roof is that added attraction that will help you sell your homes quickly.

*Roofing and sheet metal contractors everywhere will install Follansbee Terne Roofs.*

**FOLLANSBEE**
**STEEL CORPORATION**
FOLLANSBEE, WEST VIRGINIA
**Terne Roofing • Cold Rolled Strip • Polished Blue Sheets and Coils**
*Sales Offices in Principal Cities*

# Holds Fast even in Hurricane Winds!




In a test at Idlewild Airport, New York, the four powerful engines of a Pan American Clipper blasted this test roof panel with hurricane winds. The photo shows exactly what happened—provides convincing proof that Seal-O-Matic roofs resist storm damage.

# Only J-M Seal-O-Matic Shingles give your homes this exciting sales feature!



Johns-Manville Seal-O-Matic Shingles were used on the new prefabricated house introduced by Erdman Homes, Madison, Wisconsin, designed by Frank Lloyd Wright.

Seal-O-Matic® Shingles have weathered full-force hurricanes intact while nearby roofs were severely damaged. They grip tight—stay flat. Wind and rain can't get under the edges, even on roofs of low slope (2″ minimum).

**Here's the secret:** A stripe of special petroleum resin, developed by J-M Research, is factory-applied to the underside of each shingle. The sun's heat seals it down automatically.

Cash in on this remarkable advance in roofing. It's known to millions through J-M advertising on TV* and national magazines. For full information about Seal-O-Matics, call your nearest J-M Office or write Johns-Manville, Dept. HH, Box 111, New York 16, N. Y.

***See "MEET THE PRESS" on NBC-TV, sponsored on alternate Sundays by Johns-Manville**

JOHNS MANVILLE JM PRODUCTS **Johns-Manville**




A Formica wall area in any room helps turn lookers into buyers . . . puts real appeal into your homes . . . gets you talked about favorably as a progressive builder who's giving customers their money's worth!

Formica, applied on the job and with new Fast Dry Contact Bond Cement is competitive in price with less permanent materials.

Whether sub-contracted to your Formica fabricator or installed by your own workmen, Formica goes on walls quickly — easily — economically.

For years prospects have looked for Formica — and found it — on counter tops. Now new Formica wall areas can give your homes that extra sales appeal that leads to a "Sold" sign on the lawn.

***FREE:*** Call your Formica fabricator, Formica sales office or write for step-by-step booklet on installing Formica to wall surfaces. Ask for Formica vertical surface folder Form-670.

**FORMICA CORPORATION** 4613-7 Spring Grove Avenue, Cincinnati 32, Ohio
*In Canada: Arnold Banfield & Co., Ltd., Oakville, Ontario*

*Customers buy Formica because it is a brand name they know and trust.*

**DEMAND THIS CERTIFICATION**

*We protect this faith in our product by certifying every sheet with a wash-off Formica marking. It is for your protection and guarantee that you are getting genuine Beauty Bonded Formica.*

*This mark certifies genuine*

RUB OFF WITH LOTS OF BAR SOAP / ON A / DAMP CLOTH

Guaranteed by Good Housekeeping

Beauty Bonded FORMICA®

Subsidiary of CYANAMID

*Seeing is believing. If this wash-off identification is not on the surface, it's not FORMICA.*




## where to find fresh ideas in DECORATION

Today's model homes reflect what's new in home decoration. That's why you'll find so much wallpaper in model homes everywhere . . . the new wallpapers fit the needs of modern living so perfectly—in beauty, longer wear and easier care. In the next model home you visit, notice how wallpaper adds a warmth and charm no other wall decoration can possibly match!

FOR NEW IDEAS IN WALLPAPER
**VISIT**
A
**MODEL HOME**
or see your wallpaper dealer

*new home or old*

**WALLPAPER WORKS WONDERS**

WALLPAPER COUNCIL 509 MADISON AVENUE NEW YORK 22, N.Y.

# *Mr. Builder!* Here's how the WALLPAPER INDUSTRY is helping to make your sales job easier!

Advertisements like the one at the left will appear in color in spring issues of all five of the big national "shelter" magazines . . . Better Homes & Gardens, American Home, House Beautiful, House & Garden and Living for Young Homemakers . . . read by over 9,000,000 home-minded families every month!

As you can see, the advertisements invite everyone to visit their local model homes to see the latest ideas in home decoration.

More and more builders are featuring wallpaper in their model homes because they know how its inviting, "ready-to-live-in" look helps close the sale. If you are one of the few who have not profited by wallpaper's proven "silent salesmanship," we urge you to write for our booklet, "Wallpaper Sells Homes," giving actual builder case histories from coast to coast.

This campaign is *yours* . . . to make your selling job easier by attracting hundreds of new prospects to *your* houses. We invite you to cash in on it with paper on the walls of every model house you build!

**WALLPAPER COUNCIL**
509 Madison Ave., New York 22, N. Y.

*When in Washington, D. C., be sure to visit the Wallpaper Council Exhibit at the National Housing Center.*

Wallpaper Council,
509 Madison Ave.,
New York 22, N. Y.

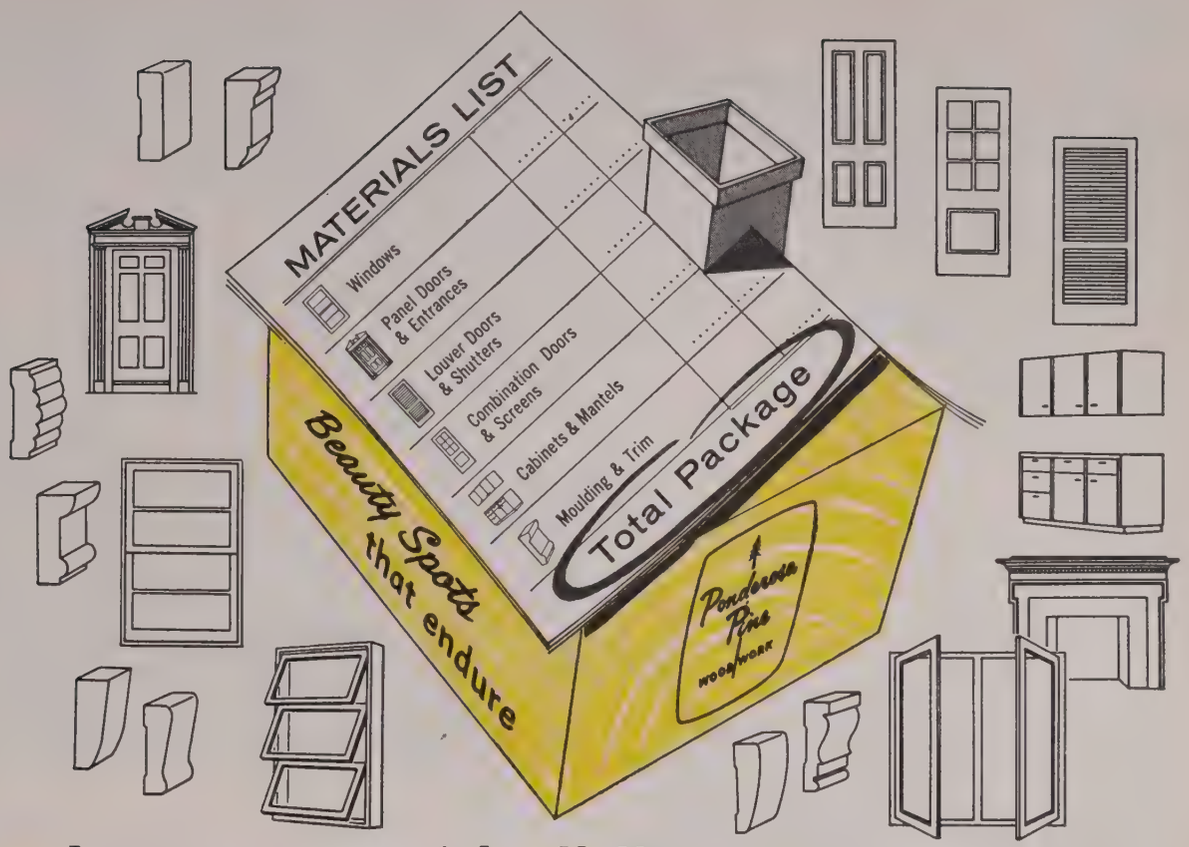
Please send me your free booklet, "Wallpaper Sells Homes," containing actual case histories of residential builders who use wallpaper to sell their homes.

NAME_____

ADDRESS_____

CITY_____ STATE_____

HH




# In your next building . . . use the

# Ponderosa Pine Package WOODWORK

Make substantial savings in time and effort by using the Ponderosa Pine Package when you build. Windows, panel doors, combination doors, louver doors, cabinets, mantels, entrances, moulding and trim of versatile, workable Ponderosa Pine are being merchandised at your lumber dealers as the *Ponderosa Pine Woodwork Package*. These items on your bill of materials can be delivered exactly when you need them . . . no inventory, delivery or quality problems to worry about. So, see the lumber dealer in your area for the Ponderosa Pine Woodwork Package. He alone offers you all these advantages . . . he does the buying and stocks the inventory . . . he has the credit facilities . . . he gives you dependable service on any order large or small.

**BEST BUILDER'S GUIDE TO WINDOW QUALITY**

QUALITY FABRICATOR APPROVED NO. 000
American WOOD WINDOW Institute
CONFORMS - UNITED STATES COM'L STND.

The American Wood Window Institute Seal on the windows you install is your customer's assurance that the windows are:

- *Correct in design*
- *Properly constructed*
- *Made from carefully selected kiln dried lumber*
- *Preservative treated*
- *Properly balanced*
- *Efficiently weather-stripped*

and that the windows' conform to United States Commercial Standards.

## *Ask Your Lumber Dealer About the Ponderosa Pine Woodwork Package for Builders*



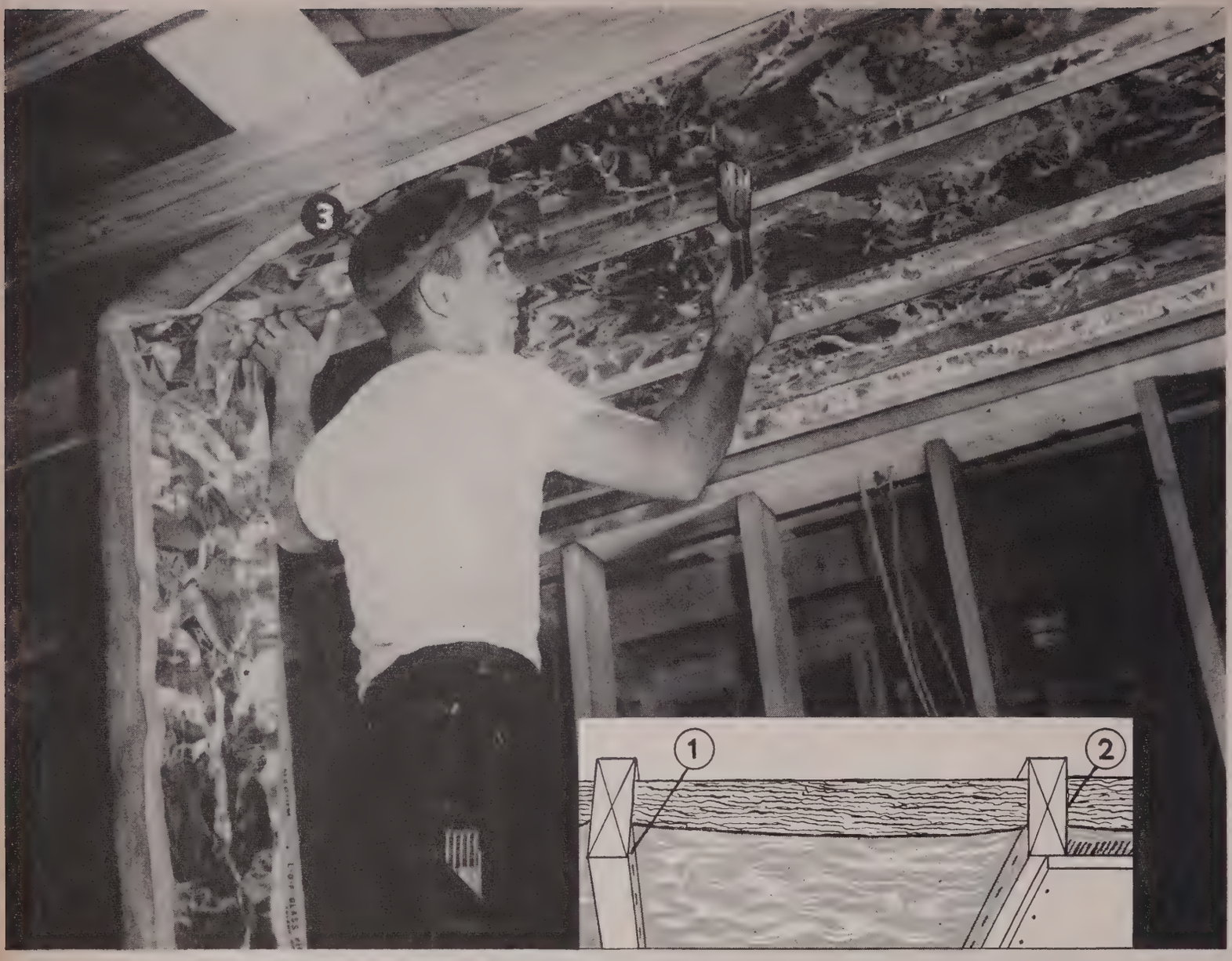

**Twenty Million Consumers Are Learning About Ponderosa Pine Woodwork**

Through the pages of Saturday Evening Post and Living for Young Homemakers consumers are reading about the Ponderosa Pine "Beauty Spots that Endure" . . . the same components that make up the Ponderosa Pine Package . . . they're looking for them in the homes they buy, or build, so be sure your homes contain this powerful merchandising plus. Furthermore, publicity and news releases are appearing in national magazines and daily newspapers featuring the economy, beauty and durability of Ponderosa Pine Woodwork . . . all designed to help make your homes easier to build and easier to sell.

**Ponderosa Pine WOODWORK**

105 W. Monroe Street, Chicago, Illinois

An association of Western Pine producers and Woodwork manufacturers.




Why L·O·F Glass Fibers' Home Insulation is easy to install: (1) Wide facing tabs fasten quickly to framing, form dead air space; (2) Resilient blanket retains snug fit, prevents heat leakage; (3) Weighs as little as 1 oz. per sq. ft.—is easy and pleasant to handle, stays put for fast, one-man installation.

# New lightweight L·O·F Glass Fibers' Home Insulation

- **Provides top insulating efficiency . . . in summer or winter**
- **Speeds heating, cooling cycles; keeps homes more comfortable**

Get the 3-way protection of top insulating efficiency, low heat storage, and efficient vapor barrier in one easy-to-install package.

Millions of dead air cells trapped between fine glass fibers in L·O·F Glass Fibers' Home Insulation reduce heat transfer; keep homes cooler in summer, warmer in winter. Light weight and low heat storage help homes reach desired temperatures faster. Reflective facing is an excellent vapor barrier; unfaced outer side allows insulation to "breathe".

L·O·F Glass Fibers' Home Insulation more than pays for itself with fuel savings . . . adds new sales appeal to every home. Installation is fast—and every job is permanent: glass fibers can't burn; won't rot or mildew; do not pack, settle, or crumble.

Get fast delivery on L·O·F Glass Fibers' Home Insulation, in standard widths and any of three thicknesses, from the distributor nearest you. For his name, write: *L·O·F Glass Fibers Company, Dept. 21-17, 1810 Madison Avenue, Toledo 1, Ohio.*

L·O·F GLASS FIBERS

L·O·F GLASS FIBERS COMPANY • TOLEDO 1, OHIO

## You'll have a strong sales lever with

# Creo-Dipt OPTIONAL KOLOR PLAN

## for red cedar shingles and shakes





### A CUSTOM JOB FOR EVERY HOME

In this style and color-conscious world, it pays to offer your customers the widest possible variety. Using the Optional Kolor Plan, you can... ***and at savings!*** Under this arrangement, red cedar Pryme-Shakes or Shingles (factory primed gray) are sold ***as a unit*** with Fynal-Kote (a heavy-bodied linseed oil base coating). From a selection of 22 deep tone and pastel shades, your customer helps ***sell himself*** by picking a color that's tailored to his taste.

For the latest in modern or rustic styles, 8 types of red cedar shakes and shingles are available. They blend superbly with other building materials and enable you to meet every architectural need with ease.

### GIVES EVERY JOB THAT NEW, FINISHED LOOK

Fynal-Kote conceals scuffs, ladder and hammer marks and other construction blemishes. Color matching problems disappear and touch-up is eliminated. In most cases, these savings in labor and materials more than cover the cost of applying Fynal-Kote. The end result is a beautifully finished home that "sells"...unsurpassed for its clean, fresh appearance.

### SAVES TIME...AND MONEY TOO!

Although Pryme-Shakes (or Pryme-Shingles) and Fynal-Kote are sold together, they need not be shipped together. Fynal-Kote colors can be requisitioned any time *after* shakes are delivered. Construction can proceed without waiting for sidewall color selection. Bearing the Certigroove and Certigrade labels, top quality materials that meet the high standards of the Red Cedar Shingle Bureau, move the work smoothly from start to finish.

Because shakes and shingles are stocked in factory-primed gray *only*, the Optional Kolor Plan reduces your inventory investment as much as 90%. You stock only what you need and use all that you stock. You won't be tying up your money with an odd assortment of pre-stained colored shakes after each house is completed. Balance can be used on the next job.

### mail this coupon for FREE literature

**CREO-DIPT COMPANY, Inc.**
985-7 Oliver St., North Tonawanda, N. Y.

**Gentlemen: Send us, without obligation, full information on the Creo-Dipt Optional Kolor Plan.**

Name _____

Title _____

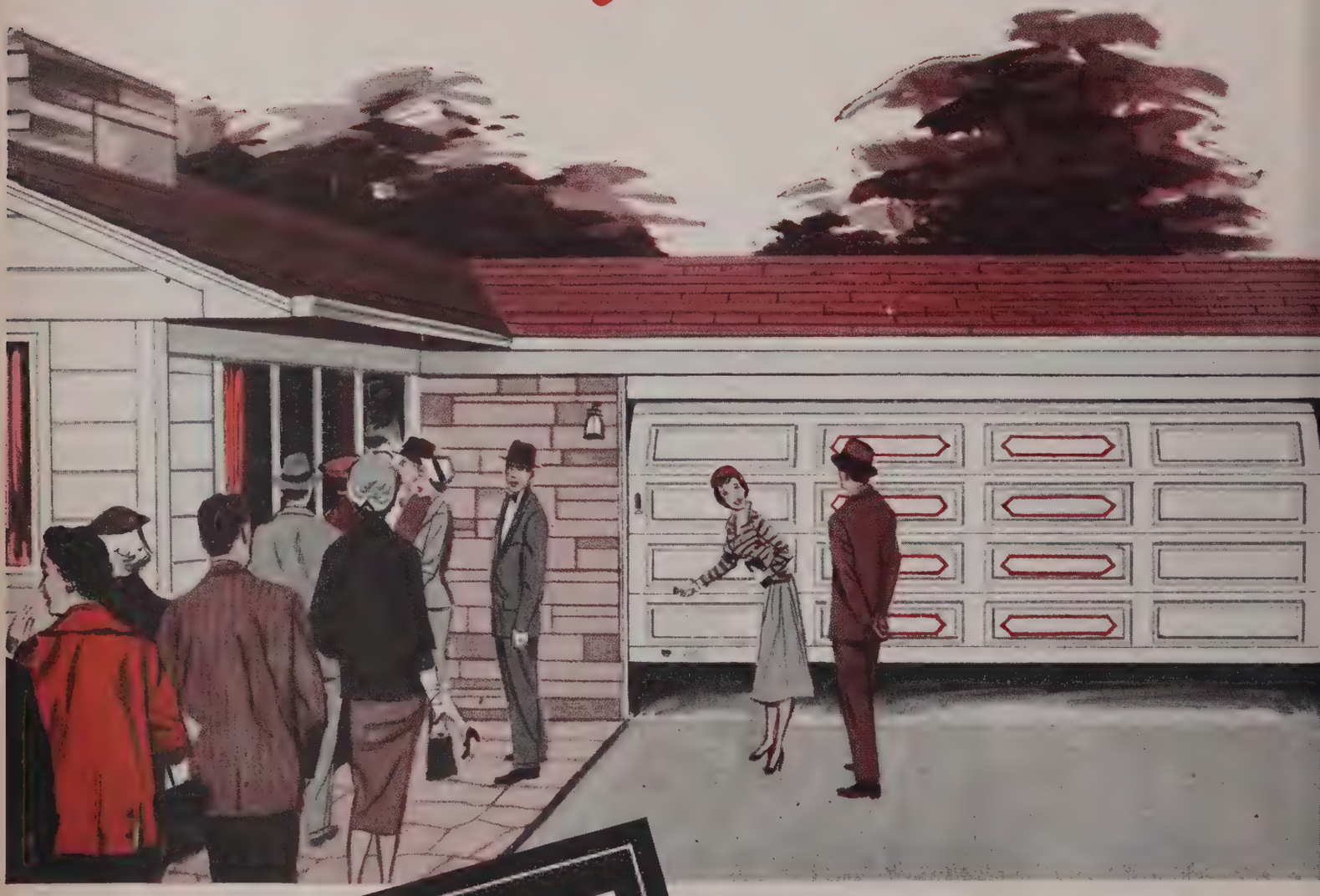
Street _____

Firm _____

City _____ Zone _____ State _____

# Feature the Garage Door that

# sets the stage to SELL



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A few additional
Distributor Areas available for

**The "OVERHEAD DOOR"**

Write for details!

## Beautiful Full-Color Advertising Pre-Sells Home Buyers on the Value of

## The "OVERHEAD DOOR"

In 1957, more than 25,000,000 potential home buyers will be seeing and reading about The "OVERHEAD DOOR" in powerful consumer ads in national publications. You can cash in on this dramatic advertising—by featuring The "OVERHEAD DOOR" in homes you build!

*For 36 years...more people have bought*

# the homes you build!




Brand name products help sell homes . . . The "OVERHEAD DOOR" is America's best known garage door. Feature it at your next OPEN HOUSE . . . use it to prove the quality of your homes!




SALES-WISE BUILDERS know the value of famous name products—and capitalize on them. You can do the same—with The "OVERHEAD DOOR." As the largest moving part of the homes you build, its smooth action will serve to prove you build with the best products made! And that's only one of its advantages!

Overhead Door Corporation and its distributors assume *complete responsibility* for the satisfactory performance of The "OVERHEAD DOOR" in every installation. And it's backed with a one-year guarantee, service provided whenever needed, and parts available on 24-hour notice.

For information on how The "OVERHEAD DOOR" will help sell homes, contact your nearest distributor of The "OVERHEAD DOOR" or write us!

*A complete line of doors, including Ultronic operation, in a complete range of styles and prices—by America's pioneer and leader in upward-acting garage doors.*

**OVERHEAD DOOR CORPORATION**
**Hartford City, Indiana**

Manufacturing Divisions: Hillside, N. J. • Nashua, N. H. • Cortland, N. Y.
Lewistown, Pa. • Oklahoma City, Okla. • Dallas, Tex. • Portland, Ore.

THE "OVERHEAD DOOR" TRADE MARK

*than any other brand!*

Saves Time, Money and Trouble

Remove and Replace

sash, weatherstrip and balance quickly and easily at any time during construction

# new Snap-In..

Now builders can have all the quality features of Zegers Dura-seal Weatherstrip & Sash Balance PLUS an important new Snap-Clip feature! Here is the best in window equipment, providing complete weather protection and easy window operation . . . yet it can be put in or taken out at any time during home construction. With Snap-Clip, jamb weatherstrip is certain to be properly aligned in the frame every time. Snap-Clip also provides positive clearance for installing inside stops. It is important to note that sash and Dura-seal can be removed even after trim is in place if inside stops are installed with small screws. Snap-Clip is another Zegers "first" . . . another advancement that is of advantage to the home builder. See how Dura-seal with Snap-Clip can help you easily and quickly provide the best window at low cost. Let us tell you all about it . . . write today!

**ZEGERS, INCORPORATED**

8090 South Chicago Ave., Chicago 17, Ill.

Manufacturers of Dura-seal, Simflex, Tak-Out and Dura-glide equipment for wood windows

**IT'S EASY TO PUT-IN OR TAKE-OUT BOTH SASH AND DURA-SEAL!**



Dura-seal and complete sash balance easily snaps in or out of the four Snap-Clips with slight finger pressure.



Entire sash and Dura-seal assembly comes out easily and is easily replaced. No removal of fasteners—no tools needed.

# Snap-Clips*

are pre-installed top and bottom on both sides of the wood window frame. Window sash and Dura-seal Weatherstrip & Sash Balance are "snapped-in" in one simple operation for a sound and secure installation. Both sash and Dura-seal can be quickly and easily removed whenever you wish.



# Snap-Out" Sash

## DURA-SEAL WITH SNAP-CLIP, A BIG HELP ON THE JOB:

If glass is accidentally broken, sash can be removed and reglazed at a convenient location.

For best protection of wood, sash and frames can be completely primed—even behind the jamb weatherstrip.

- Sash can be delivered at a later date after window frames are installed—snap in sash whenever you wish during construction.
- Sash and Dura-seal can be removed until plastering is completed. Sash and weatherstrip are kept factory-clean.
- Long lumber, duct-work, cabinets, other bulky items can be passed through window opening with sash snapped out.
- Sash can be easily removed and protected from smudge if it is to be given a natural finish.
- If plaster, brick or building settlement bows the window frame, sash is quickly removed for re-fitting.
- It's easy to change windows from one style of sash to another even after sash are installed in the window frame without damage to sash or weatherstrip.

# ZEGERS

*Dura-seal* COMBINATION METAL WEATHERSTRIP & SASH BALANCE




Look For the Name on the Window Glass and on the Metal Weatherstrip

* Pat. Applied For

Designed to open the door to new building opportunities . . .

# THE BORG-WARNER® *Gold Key Plan* FOR BUILDERS

THE KEY . .




. . . the new single source way to buy your quality building products

ENGINEERING
B-W
PRODUCTION



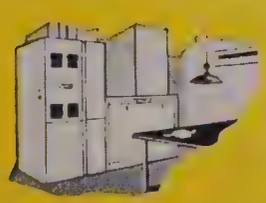
## RESEARCH IS THE KEYNOTE . . .

The Borg-Warner Research Center—famed in fields of guided missiles, jet air flight and automotive transmissions—concentrates its comprehensive experimental and engineering facilities on product developments and economies vital to progressive home builders today.

Through the Gold Key Plan, Borg-Warner now opens the door to opportunity for the builder who has long wanted to buy many of his products from a single, dependable source. Offering the first complete "basement to roof" group of building products, the plan includes *five* essential lines—each a leader in its field—available as a package or individually. It brings important new benefits in quality, convenience and economy—it underwrites builder reputation and profit through a policy of service and satisfaction backed by one of the nation's leading industrial concerns. And for successful merchandising, it makes possible the support of a universally respected name in your localized promotion.

**BORG-WARNER CORPORATION**
**BUILDER SALES DIVISION**
310 S. Michigan Ave., Chicago 4

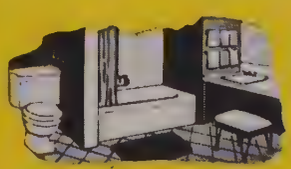
## . . . TO BETTER BUILDING, SUCCESSFUL MERCHANDISING



**AIRLINE®**
Heating and Cooling Units




**ALFOL®**
Aluminum Foil Insulation



**INGERSOLL-HUMPHRYES**
Plumbing Fixtures



**NORGE®**
Appliances



**YORK®**
Residential and Window Air Conditioning Units

### FIND OUT HOW YOU CAN BENEFIT

Request your copy of "The Gold Key Plan for Builders" —concise, factual 12-page booklet, prepared to bring you full information on every advantage of the Gold Key Plan. Reserve your copy—mail the coupon today.



**BUILDER SALES DIVISION, BORG-WARNER CORP.**
310 S. Michigan Ave., Chicago 4, Illinois

Yes, send me a copy of Borg-Warner's "Gold Key Plan for Builders"

NAME_____

PERSON TO CONTACT_____

ADDRESS_____

CITY_____ ZONE____ STATE_____

Number of homes started in 1956_____

Number of homes contemplated in 1957_____




**have more features to help you build . . . help you sell!**

MALTA windows please both home builders and home buyers. Their adaptability and easy installation cuts construction costs . . . saves labor . . . keeps work schedules up to the minute. At the same time MALTA windows add features of beauty, comfort, protection and easy care that attract buyers . . . stimulate that all-important sale.

# WINDOWS offer all these advantages . . .

## FOR THE BUILDER

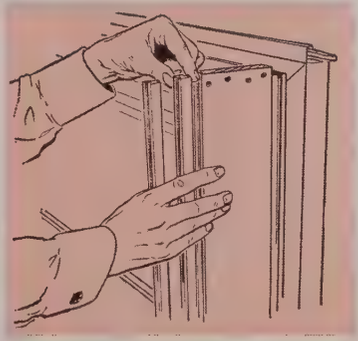
1. **MALTA'S COMPLETE LINE** of five distinctly different window types in all sizes offers a wide range of design possibilities for any architectural style in wood or masonry construction.
2. **PRECISION MILLING** of all parts from highest grade Ponderosa Pine eliminates defects, assures exact fit and free sash movement.
3. **EXCLUSIVE MALTA JAMB LINERS** on four models permit quick, accurate installation in walls of various thicknesses without bothersome cutting and fitting.
4. **PRESERVATIVE TREATMENT** prevents moisture damage and warping . . . serves as base coat for paint.
5. **PATENTED FOUR-POINT SILL SUPPORT** assures a firm base for the frame and provides a permanent, watertight and rigid sill assembly.

## FOR THE BUYER

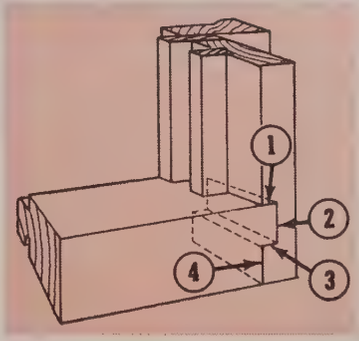
1. **OUTSTANDING WINDOW BEAUTY** is a part of every MALTA design. There's a style that lends charm and distinction to any type of architecture or interior decor.
2. **REMOVABLE SASH** feature means quick, easy, safe washing or painting. Clean the outside from the inside.
3. **YEAR 'ROUND COMFORT** is assured because MALTA windows let in plenty of light . . . offer full ventilation, yet provide snug protection against dust, drafts and rain through the full metal weatherstripping.
4. **EASY OPERATION** without sticking or rattling comes from MALTA'S precision fit and perfect balance. Sash always glides smoothly—stops where desired.
5. **LONGER LIFE** without danger of swelling, rotting or termite damage is assured through the factory preservative treatment of all MALTA windows and frames.



**REMOVABLE SASH** makes installation easier, simplifies cleaning and painting.



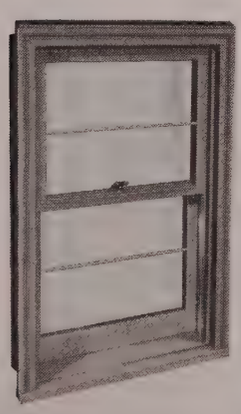
**JAMB LINERS** are easy to remove . . . adapt frame to walls from 4½" to 5¼" on Malt-a-Matic, Malt-a-Glide and picture units.



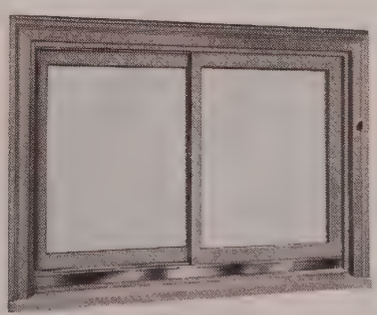

**RIGID SILL** has four bearing points to prevent warping and assure watertight protection.



**ALL-WEATHER** protection is provided through full metal weatherstripping . . . seals out the elements, prevents heat loss.

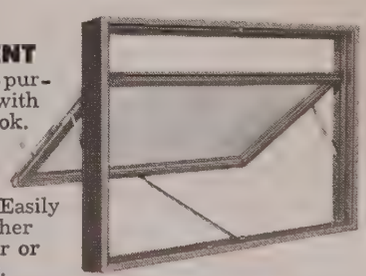


**MALT-A-MATIC** double hung window units offer unlimited design possibilities for modern homes. Friction pressure metal weatherstripping assures easy operation . . . positive stops in any position. Spring screw adjustment device provides a lifetime of perfect window operation. For beauty, construction economies, and lasting home buyer satisfaction, build with MALT-A-MATICS.



**MALT-A-GLIDE** . . . the horizontally sliding window for spacious glass areas, ribbon window effects or picture walls. Removable sash. Full weatherstripping and aluminum sill provide watertight seal. Available in a wide range of sizes.

**MALT-A-VENT** A modern all-purpose window with that luxury look. Ideal for use in ribbons, stacks or combinations. Easily installed as either awning, hopper or casement style.



## *Build more, Sell more, Profit more*

***Use MALTA windows . . . the visible mark of style, beauty and quality that gives your homes that "better-built, better-buy" look.***

**For complete information on MALTA Wood Window Units, contact your dealer, your architect, or write direct to MALTA.**

THE Malta MANUFACTURING CO.
Sales Office: Athens, Ohio
Supreme Quality Since 1901
Member Ponderosa Pine Woodwork Assn. and N.W.M.A.

Here's how the challenge of the Owens-Illinois *Daylight Research House* was met with a MUTSCHLER kitchen. We believe this is typical . . . that the fine furniture cabinetwork, catalytic finishes and great variety of special-purpose units provided can solve all kitchen problems. Twenty widely divergent stylings are shown in our new "Kitchen Travelog" book . . . in full color. If you would like to see for yourself the versatility of MUTSCHLER KITCHENS, write on your letterhead for free copy.

*STYLING VERSATILITY...EFFICIENCY...BEAUTY*

# MUTSCHLER KITCHENS

Mutschler Brothers Company, Department 267, Nappanee, Ind.
ASSEMBLY PLANTS IN: Boston, Massachusetts—Ft. Lauderdale, Florida—New Orleans, Louisiana—San Francisco, California



Mutschler KITCHENS

*Daylight Research House*
*Architect: Harris Armstrong*
*Decorator: Marian Quinlan*

# MORE POWER

## for bigger bites!



**Up to 1,000 pounds greater built-in weight** gives you full-bucket backhoe bite, compared with nibble-action of lighterweight outfits . . . you trench faster to cut your costs!

## 1957 International® 350 Utility

**Stepped up engine power** makes still more effective use of greater built-in weight . . . gives the new International 350 Utility *capacity unmatched in the utility tractor field!*

**Faster, easier operation** steps up output. *Power steering* permits one-hand steering, leaving the operator's other hand free to control a heavy-duty front-end loader *on-the-go. Torque Amplifier* lets him boost pull or push-power up to 45 per cent, *without stopping to shift gears.* Choose gasoline, diesel or LP Gas engine for the fuel that costs you least. See how a new International 350 Utility can cut *your* costs . . . look in the classified directory, phone your nearby IH Dealer for a free demonstration on your job, today!

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International Harvester products pay for themselves in use—McCormick Farm Equipment and Farmall Tractors . . . Motor Trucks . . . Crawler and Utility Tractors and Power Units—General Office, Chicago, Ill.

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# It pays to demonstrate

# expandable living



These days, basements can be turned into almost any kind of living area—and there's always an Armstrong Floor to suit the purpose. This livable basement required a practical and inexpensive floor—Armstrong Excelon Tile was the natural choice.



This breezeway was closed in and a floor of Armstrong Excelon Tile was installed, turning it into an attractive part of the house for year-round use. Finishing areas like this demonstrates the many ways your houses can grow.

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Armstrong resilient flooring can be a colorfu and attractive sales tool in the expansion areas o your demonstration homes. Armstrong Floor plus attractive wall and ceiling coverings, wi suggest to your prospects how these areas ca be finished later and made as livable as the res of the house. They'll see that the extra space i really extra value for them. And expansion area which are completed for demonstration will re turn your investment when the model home is sold

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- *Flooring literature imprinted with your name*
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- *Newspaper ad-mats and slugs*
- *Radio and TV commercials*
- *Sales pointers for salesmen*

Or write Armstrong Cork Company, 1602 Sixt Street, Lancaster, Pennsylvania.

**Finishing expansion areas . . .**
A merchandising idea from the Armstrong Architectural-Builder Service to help you sell homes faster, more profitably.

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THE MODERN FASHION IN

**FLOORS**

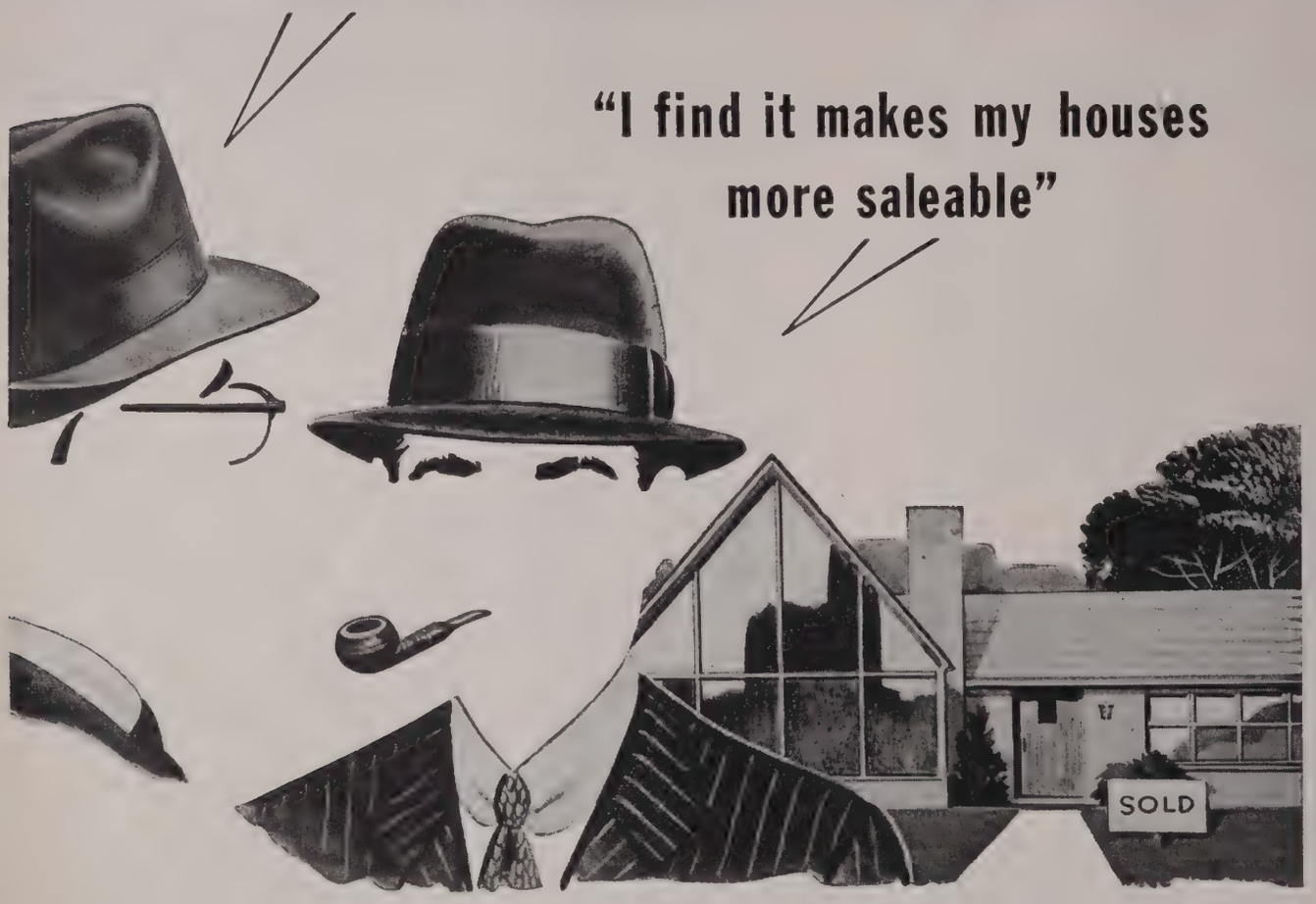
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**LUSTRACRYSTAL VS. OTHER HEAVY SHEET GLASS**

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by WHITE-RODGERS

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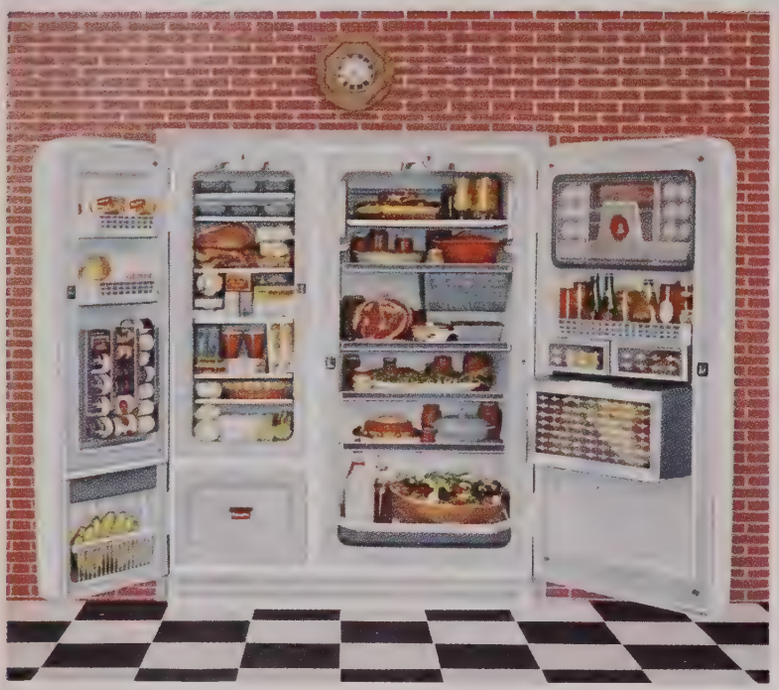
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# NOW NEW 1957 KELVINATOR BUILT-INS PROVIDE THE POWERFUL SALES APPEAL OF COMPLETE CUSTOM KITCHENS FOR HOMES IN EVERY PRICE CLASS—SOLVE EVERY SPACE PROBLEM!

## *More Exclusives that Sell!—Easier and More Economical to Install!*



**NEW FOODARAMA '57**—World's only, built-in or free standing, refrigerator-upright freezer. The one, store-easy, see-easy, reach-easy food keeper. 175 lb. true home freezer and 11 cu. ft. automatic defrosting refrigerator. Roughing Dimensions: 48¾″ Wide, 61¾″ High, 20⅝″ Deep.



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Division of American Motors • Detroit 32, Michigan

# ROUNDUP

## THIS MONTH'S NEWS

*(index to the top stories)*

**Mortgage market:** *yields move toward 6% on FHAs and VAs as money prices continue up .....p. 38*

**Pension funds** *begin buying more mortgages .....p. 39*

**Package mortgage** *gets sweeping backing from FHA in report to Congress .....p. 43*

**Appliance** *manufacturers boost minimum unit order for direct sales to builders .....p. 47*

**Housing policy:** *chances grow that Congress may enact Teague bill, spurn VA rate boost .....p. 50*

**Closeup:** *'Tiger' Teague—and his red herring bill that turned out to be a real fish .....p. 51*

**Housing market:** *how industry leaders size up the prospects for the coming year .....p. 54*

**Rent control:** *courts throw it out in two more areas .....p. 55*

**Buying habits:** *builders and manufacturers find out how little they know of each other's business .....p. 55*

**Local markets:** *land prices show signs of dropping in some cities as starts, plans decline .....p. 59*

**Interracial housing** *tract sold on no-down terms turns out 90% white-occupied .....p. 66*

**Materials & prices:** *building costs move toward another 5% rise ....p. 74*

**Community facilities:** *why Louisville spurned a merger plan that would have helped builders.....p. 79*

**People:** *FHA General Counsel Bob Wolf quits .....p. 83*

**Statistics and indexes:**
*Mortgage quotations....p. 39*
*Housing starts .....p. 59*
*FHA, VA applications ..p. 59*
*Materials prices .....p. 74*
*Boeckh housing costs ..p. 74*

### Chaotic mortgage market creeps toward 6% interest

How high must FHA-VA interest rates go before they can compete with industrial and commercial loans? Say some experts: 6%! Conventional home loans are already at 6% in many cities, may go to 7% in some (see p. 38). Lenders have slashed allocations for FHA and VA loans. Fanny May has become a primary market, sets the price pattern for FHAs and VAs in most areas.

### Washington inside

● Sen. John Sparkman (D, Ala.), most influential Democrat on housing matters, has asked building leaders to suggest a formula for raising and lowering FHA and VA interest rates to meet the market. Builders and mortgage bankers both fear tying it to government bonds because they cannot know when the Treasury may rig the government bond market. And if the government starts paying off its debt (i.e. reducing the supply of government bonds), the price of governments would rise and the interest fall, independent of the rest of the money market.

● Portland, Ore., builders and realtors are protesting the transfer of FHA District Director Guy Arrington to Washington, even though he steps up in rank (but not pay) to zone commissioner. Arrington is one of three Democrats who have survived as FHA field chiefs in four years of GOP administration.

### Are mortgage men on the verge of tapping pension funds?

More union and corporate pension money is starting to flow into mortgages (see p. 39). The trend is just barely gaining momentum after years of selling effort by mortgage men. Electrical workers are putting $14 million into mortgages, plan to finance 80 homes a month. Mortgage bankers now think they are on the verge of closing a rash of deals to get perhaps a dozen more union pension funds into the mortgage buying habit.

### Ike urges small towns be exempted from "workable program"

The administration wants Congress to exempt small towns from a law requiring communities to get HHFA approval of a "workable program" of urban renewal before they can build any new public housing. The theory of the rule is that Uncle Sam should help only cities that make a real effort to help themselves, too. President Eisenhower's budget message asserted " . . . the benefits . . . in small communities . . . do not justify the burdens and expenses involved." To keep renewal going for the next two fiscal years, the President asked $250 million. He asked a 27% increase in the HHFA appropriation for fiscal 1958—from $6,225,000 to $7,925,000. Slight increases were asked for FHA: $7,400,000 for its Washington office (1957 appropriation: $6,900,000) and $37,200,000 for field offices. (1957 appropriation: $36,700,000).

### What halting fast tax write-off means to housing

Halting of fast tax write-offs for steel and four other defense-supporting industries is good news for home building, at least indirectly.

Builders—notably Sylvanus Felix, president of the Oklahoma City NAHB chapter and the nation's leading home building tax expert—have been complaining that vast tax write-offs on industrial expansion are "hogging long-term investment capital in spite of soaring interest rates."

Now, ODM has barred any more quick depreciation for steel plate, commercial aircraft, alkylate, taconite, titanium melting and processing. Since 1950, when current goals were set up, these programs have been granted fast write-offs on $60 billion worth of expansion. Of this, 61%, or $22½ billion, is eligible for rapid tax depreciation.

Closing of fast write-off for the six industries is an anti-inflation move. Administration leaders figure it will dampen—though not stop—their demands for money and materials. That, of course, means a little less competition for money to finance new housing. *(For other aspects of this problem, see pp. 47, 54.)*

### How flood insurance will affect building near rivers

Beware of planning a house on low-lying ground beside a river. The federal flood insurance act requires that, by June 1958, state or localities must adopt zoning to control development in flood plain areas—or forfeit further government-subsidized flood insurance. That means local planning commissions will be under pressure to restrict building.

*NEWS continued on p. 38*

## *Need construction money?*

# GET THE CONSTRUCTION BEATS THEM ALL—TEAM UP



### *HERE'S HOW IT WORKS:*

This example is based on a P&H Home with a selling price of $13,400; down payment of $700; mortgage loan of $12,700.

**FIRST DRAW GIVES YOU UP TO 60%**

of total payout (or $7,950 including down payment). Covers up to 90% of costs for excavation, footings, basement, floor framing, P&H house package, transportation charges, labor—*plus* cost of raw land, completed improvements, and profit.

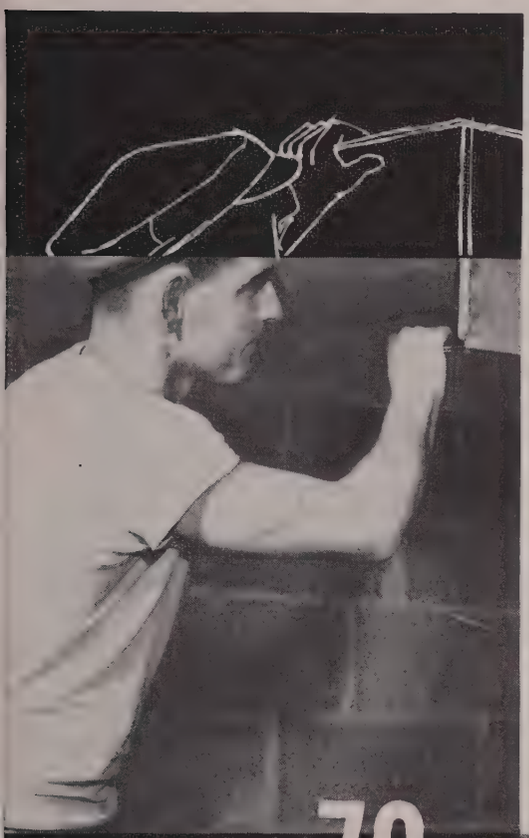
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- Harnischfeger handles processing of papers for you. Saves you time and work.
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***New inclusive P&H Financing Plan is available to all qualified P&H dealer-builders!***

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**SECOND DRAW BRINGS YOU UP TO 70%**

of total payout. $1,300 payout covers rough wiring, heating, plumbing. House is closed in.



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of total payout. $2,850 payout is yours when house is completed and ready for third inspection.



**FINAL DRAW BRINGS YOU TO 100%**

total payouts. $1,300 payout is yours when you've passed third inspection, are ready for VA guarantee or FHA insurance. Title free and clear.

## ...PLUS THE BIG-TRACT BENEFITS YOU NEED TO SELL MORE HOMES!

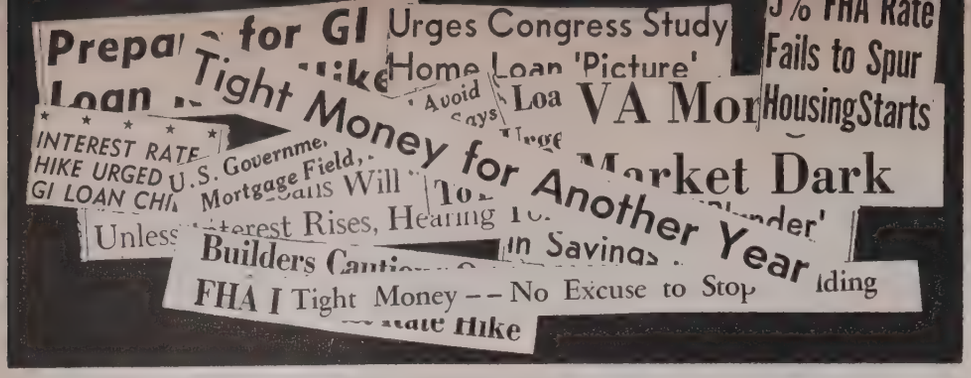
- P&H Family Plan home designs set faster sales pace.
- P&H precision-engineering and manufacturing—plus finest materials—assure you of a top-quality home.
- P&H field-tested merchandising aids give you the hard-hitting promotion you need to attract more prospects.
- P&H sales closing techniques help you to greater profits.
- P&H decorating services offer you professional color styling plus furniture package designed to give your model home added sales appeal.

***Team up with Harnischfeger*** **and enjoy these benefits** ***now.*** **Take the headaches** ***out*** **of homebuilding . . . put the profits** ***in!*** **Call, wire or write today.**

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# Mortgage interest heads for 6% as competing loans raise their bids

Is a 6% rate on FHAs and VAs in the offing?

**Demand for money has pushed yields on industrial and commercial loans so high that some mortgage men believe government-backed mortgages soon will have to sell at prices to yield 6%. Or else they won't sell.**

"Everybody seems to think a 5% VA rate will cure everything," said Mortgage Banker W. A. Clarke of Philadelphia last month. "It won't budge the market now. Mortgage interest rates are in the process of going to 6% as fast as they can go. Even at that, there may be a little discount on the West Coast."

**Conventional loans have already reached 6% in some inland cities.**

In San Francisco, savings and loans are charging 6 to 6.6%—and talking about 7%. Mortgage men predict 6% conventionals are just around the corner in Chicago. Even in Boston, center of money-rich New England, a good deal of conventional home mortgages are now being written at 5½% (see next page for more details).

Discounts on some FHAs are so big that lenders already are earning over 5½% (before servicing). A 25 year, 4½% VA, for instance, yields 5.56% if it sells at 90, and 5.8% if it goes for 88. The latter was January's prevailing bottom price for standby commitments.

Clarke, incidentally, thinks mortgage interest may hover around 6% for two or three years.

**The gap between FHA and VA interest has demoralized the market.**

"In all my years in the mortgage business," commented Mortgage Banker W. D. Galbreath of Memphis, "I've never seen the situation so confused." Uncommitted FHA 4½s have gone into hiding. In Boston, three quarters of the banks have stopped making VA loans altogether. The GI loan program "will lapse or fade away" if a 4½% interest lid stays on, Loan Guaranty Chief Thomas J. Sweeney warned Congress.

**Allocations to mortgage correspondents are being slashed to a trickle.**

Some big insurance lenders have cut back a third to a half, brokers report. Some are withdrawing "temporarily" from the market. This is the time of year when insurance companies and savings banks usually earmark funds for mortgage buying across the nation. Typical of what is happening is this tale told by a Midwest man: "We got $2 million for the first half of 1956 from one company. This year, we got $450,000 for the first quarter and we don't know what we may get for the second quarter, if anything."

**Fanny May has become a primary market.**

Her prices are setting the pattern for the nation, at least on VAs and FHAs under $15,000—the kind of paper Fanny May will buy. When Fanny May upped her stock purchase requirement, it had the effect of slicing mortgage prices ½ point in many states. Mortgage men cut their offering prices to private investors because nobody wants Fanny May stock (it sells for 50 to 51½).

**A big shift to FHA, away from VA, is in the making—even though VA has reminded lenders they can write VA commitments with an escalator clause.**

Thus if the VA rate goes up before loan closing, the lender can close at the higher rate. The swing is too new to show up in FHA appraisal requests before February, perhaps March. If the VA rate goes up meanwhile, the trend should stop. But as of mid-month, it appeared nationwide and major.

*(What will Congress do about VA interest rates? See p. 50.)*

## MORTGAGE BRIEFS

### *Fanny May cuts her prices*

Fanny May tightened up again just when builders were hollering for her to loosen up and lend more freely. Reason: the agency had only some $230 million left to buy mortgages, wanted to stretch the money as far as possible.

Now, people who sell Fanny May mortgages must buy Fanny May common stock equal to 2% instead of only 1% of the unpaid principal of the mortgages. The common stock subscription rate stood at 3% from Nov. 1954 until last August, when it was cut to 2%. Last September, it was sliced to 1%.

Fanny May also has boosted its fee for standby commitments from 1 to 1½%. The fee is nonrefundable, but now 1½% will include ½% common stock subscription.

### *Bank profits boom*

**Tight money is helping banks make bigger profits.**

**Major commercial banks in New York showed a 19% gain in net operating earnings last year. Even after selling government bond holdings at big losses to meet the soaring demand for loans, banks showed a better-than-15% increase in return on capital.**

### *Quick quote*

"Whenever the mortgage market is tight, the social and political pressure for putting the government directly into mortgage lending is very great. That we should avoid just as far as possible. It hurts the budget, delays tax reductions and has all the disadvantage of extending the governmental paternalism into the lives of our people."—Treasury Undersecretary **Randolph Burgess.**

### *Money trouble: city-by-city*

*Mid-month profile of the mortgage market in a time of trouble:*

**New York:** More conventional lending. Banks lean toward loans at 5½ or 6% on apartments or home refinancing rather than single-family housing. Slow sales are also depressing house starts.

**Chicago:** No market for GI loans on projects. A few individual loans moving at 96. Mortgage prices down another point, with FHA 5s leveling off at 98. S&Ls charging 5½% for 20 year, 75% loans—a few 25 year. FNMA little help; Chicago building costs are so high few loans are under $15,000.

**Philadelphia:** One S&L offering 98 for a few FHA 5s on existing houses up to 12 years old. But requires 10% down. Conventional rates up to 5½%, and some loans going at 6%.

**Cleveland:** No market for FHA 4½s. More builders turning to conventionals. S&L charging 5½%. Many small builders (5-6 homes a year) quitting.

**Houston:** 5% has not helped bring out more FHA mortgage money. There are no advance commitments, so few builders are planning projects. S&L conventionals going for 6%, with 20% down.

**Detroit:** Big swing from VA to FHA by project builders. Land speculators are crying because builders are not picking up contracts to buy. A few builders having financial trouble . . . not many. S&Ls getting third down on 20 year conventionals for 5¼ to 5½%. New homes from $20,000 up almost all conventional. At $15,000, many builders using conventional mortgage and land contract to cut down payment to $750.

# Union pension funds begin flowing into mortgages

Mortgage bankers—after years of trying—seem about to make sizeable dents in the $30 billion pot of union and corporate pension and welfare funds.

Within the next 30 to 60 days, deals now under negotiation are expected to bring millions of dollars of union funds into the mortgage market.

Negotiations are being conducted by New York, Washington, D. C., Cleveland, Houston and Seattle bankers.

The negotiations coincide with a rash of announcements of new union money entering the mortgage market.

The International Brotherhood of Electrical Workers, one of the union pioneers in the home financing field, disclosed plans for pouring some $14 million into mortgages.

### *Eight homes a month*

The union became an approved FHA mortgage buyer in December. It announced plans to finance ten homes each month in each of eight highly-unionized cities. It did not say what cities, but the union bought mortgages in San Francisco, Chicago, St. Louis, Detroit, Cleveland, Minneapolis and St. Paul during January.

The FHA said three other union groups are getting ready to enter the mortgage field: the International Brotherhood of Bakery and Confectionery Workers, the New York Hotel Trades Council and the Amalgamated Meat Cutters and Butcher Workmen of North America.

In northern New Jersey, three construction unions agreed to make $150,000 of their welfare funds available for mortgages. The plan was announced by trustees of the funds of local 15 of the United Brotherhood of Carpenters and Joiners, the Bergen County Masons Welfare Fund and the Bergen County Laborers Welfare Fund. All the money will go for homes in northern New Jersey.

Says Henry Spotholz Jr., secretary-treasurer of the carpenter's union: "We get a better return on our investment funds where they do the most good. When our builders work, our men work."

The Home Builders Assn. in northern New Jersey is working with seven other union welfare funds to seek more funds. The builders hope to end up with a total around $1.5 million.

Unions have been notoriously conservative in their investments.

The International Brotherhood of Teamsters, the nation's largest and richest, showed the way some three years ago after Dave Beck of Seattle became president.

Known as a sharp business man, Beck has gradually funneled millions into the mortgage market in the Pacific Northwest, California, Arizona, and Michigan.

The union will not be specific about the amount of money it has invested but mortgage bankers around the country place the figure around $25 million.

All the money has gone into VA mortgages and the union is still buying VAs, but only on prior commitments.

### *ILGWU promises $40 million*

The International Ladies Garment Workers Union has signified its intention of putting $40 million annually into federally backed mortgages but the money has yet to appear on the market in bulk.

Don Hedlund of National Mortgage Co. of Seattle, Wash., who has been handling the teamster's business, says he expects the union funds to have a "heavy impact" on the mortgage market.

Because of the intensified interest in this type of business, many mortgage companies are setting up specialists in their organizations to promote such deals. Exec. Vice Pres. Donald McGregor reports T. J. Bettes, Houston, has such a man now. McGregor says that Bettes has sold some $3 million in FHA and VA mortgages to two national labor union pension funds in the past 60 days.

Mortgage Banker Oliver Walker of Walker & Dunlop, Washington, D. C., reports many business pension funds are also getting into the housing field.

This money is hard to pinpoint because it is largely administered by banks.

*NEWS continued on p. 43*

## MORTGAGE MARKET QUOTATIONS

*(Sale by originating mortgagee, who retains servicing.)*
*As reported to* HOUSE & HOME *the week ending Jan. 11.*

### FHA 4½s (Sec. 203) (b)

| City | Minimum down*- 30 year Immediate | Minimum down*- 30 year Future | Minimum down*- 25 year Immediate | Minimum down*- 25 year Future | 25 year, 10% down Immediate | 25 year, 10% down Future |
|---|---|---|---|---|---|---|
| Boston local | a | a | a | a | a | a |
| Out-of-state | a | a | a | a | a | a |
| Chicago | a | a | 95 | 95 | 95 | 95 |
| Cleveland | a | a | a | a | a | a |
| Denver | a | a | a | a | a | a |
| Detroit | 94-94½b | 94b | 94½-95 | 94½ | 95-95½ | 95 |
| Houston | 92½-93 | a | 92½-93 | a | 93-93½ | a |
| Jacksonville | a | a | 94-94½b | ab | 95b | ab |
| New York | 95-96 | a | 95-96 | a | 95-96 | a |
| Philadelphia | 92-93 | a | 92-93 | a | 92-93 | a |
| San Francisco | a | a | a | a | a | a |
| Washington | 95 | a | 95 | a | 96 | a |

### VA 4½s

| City | 30 year, 2% down Immediate | 30 year, 2% down Future | 25 year, 5% down Immediate | 25 year, 5% down Future | 25 yr. 10% down or more Immediate | 25 yr. 10% down or more Future |
|---|---|---|---|---|---|---|
| Boston local | 97-98b | a | 97-98b | a | 98b | a |
| Out-of-state | a | a | 93b | a | 93b | a |
| Chicago | 93-95bc | a | 93-95bc | a | 93-95bc | a |
| Cleveland | a | a | a | a | a | a |
| Denver | 93½-95b | a | 93½-95 | a | 94-95½ | 94-95½ |
| Detroit | 93½-94½ | 93½ | 94½-95½ | 94½ | 95-96 | 95 |
| Houston | 92½-93 | a | 92½-93 | a | 93-93½ | a |
| Jacksonville | 92-93x | a | 92-93x | a | 92-93 | a |
| New York | 95-96b | 95-96b | 95-96 | 95-96 | 95-96b | 95-96b |
| Philadelphia | 92-93 | a | 92-93 | a | 92-93 | a |
| San Francisco | 91-92 | a | 91-92 | a | 91-92f | a |
| Washington | 94 | a | 94 | a | 95 | a |

### FHA 5s (Sec. 203) (b)

| City | Minimum down*- 30 year Immediate | Minimum down*- 30 year Future | Minimum down*- 25 year Immediate | Minimum down*- 25 year Future | 25 year, 10% down Immediate | 25 year, 10% down Future |
|---|---|---|---|---|---|---|
| Boston local | par-101 | par-101 | par-101 | par-101 | par-101 | par-101 |
| Out-of-state | 95 | a | 95-96 | a | 95-96 | a |
| Chicago | 98b | 98b | 98 | 98 | 98 | 98 |
| Cleveland | 98-99 | 98-99 | 98-99 | 98-99 | 98-99 | 98-99 |
| Denver | 97½-99 | 97½-99 | 97½-99 | 97½-99 | 97½-99 | 97½-99 |
| Detroit | 97-98 | 97 | 98-99 | 98 | 98½-99 | 98½ |
| Houston | 96 | a | 96 | a | 97-98 | 96 |
| Jacksonville | 95½-96b | a | 96-96½ | a | 97 | 97b |
| New York | 99-par | 99-par | 99-par | 99-par | 99-par | 99-par |
| Philadelphia | a | a | a | a | 98 | a |
| San Francisco | 96-97b | a | 96-97b | a | 96-98bd | a |
| Washington | 98 | 97 | 98 | 97 | 98½ | 97½ |

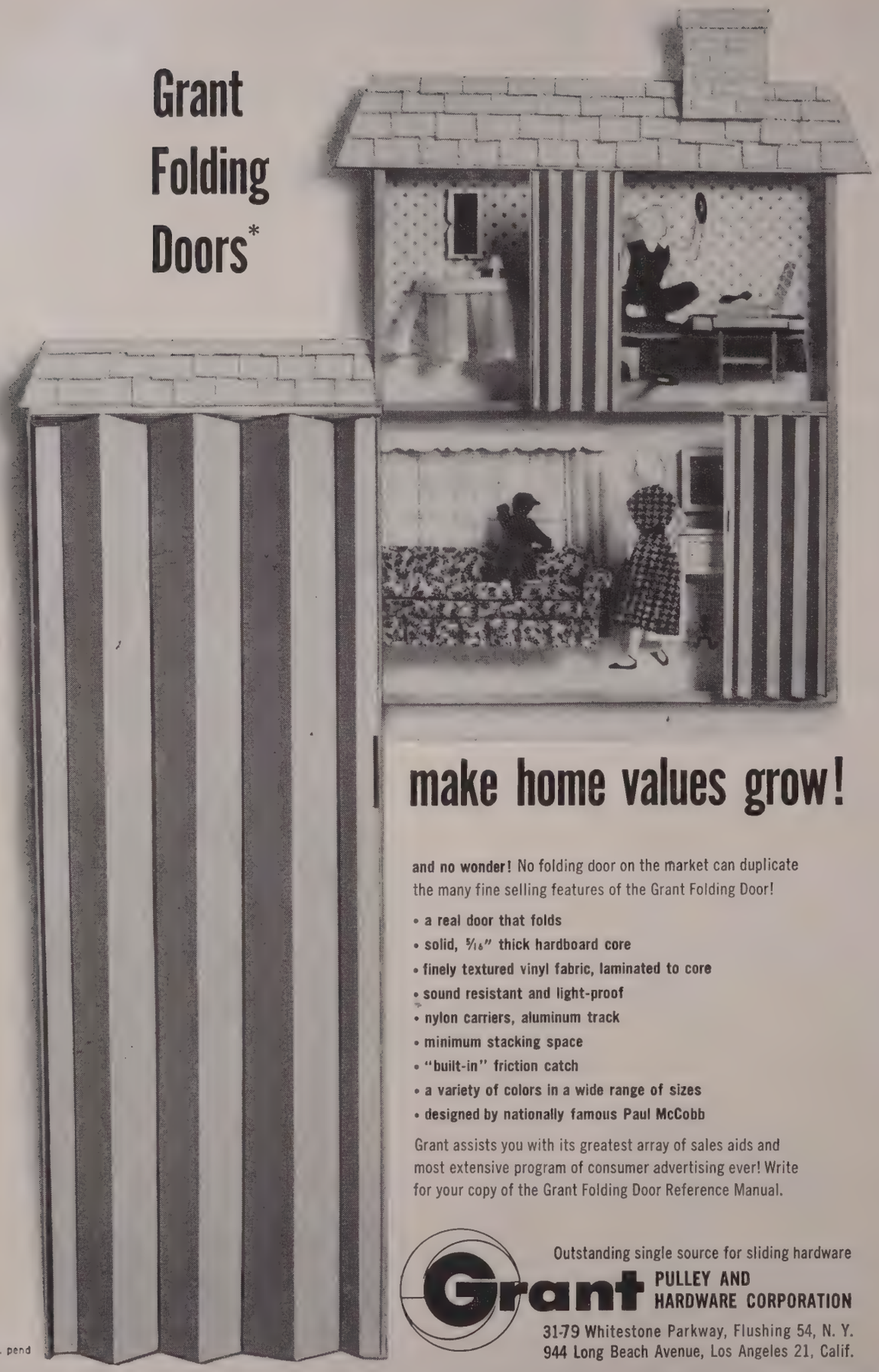
**7% down on first $9,000*

NOTES: a—no activity. b—very limited market. c—no project market; only individual houses. d—high side is quality buying. f—some market with FNMA at higher prices. x—depends on whether loan qualifies for FNMA.

- Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.
- Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding small towns or rural zones.
- Quotations refer to houses of typical average local quality with respect to design, location and construction.

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice A. Pollak, exec. vice pres., Draper & Kramer Inc.; Cleveland, William T. Doyle, vice pres., Jay F. Zook Inc.; Denver, C. A. Bacon, vice pres., Mortgage Investments Co.; Detroit, Stanley M. Earp, pres., Citizens Mortgage Corp.; Houston, Donald McGregor, exec. vice pres., T. J. Bettes Co.; Jacksonville, George Dickerson, Stockton, Whatley, Davin & Co.; New York, John Halperin, pres., J. Halperin & Co.; Philadelphia, W. A. Clarke, pres., W. A. Clarke Mortgage Co.; San Francisco, Ray Lapin, pres., Bankers Mortgage Co. of California; Washington, D. C., George W. De Franceaux, pres., Frederick W. Berens Inc.

# Grant Folding Doors*



## make home values grow!

**and no wonder!** No folding door on the market can duplicate the many fine selling features of the Grant Folding Door!

- **a real door that folds**
- **solid, 5/16" thick hardboard core**
- **finely textured vinyl fabric, laminated to core**
- **sound resistant and light-proof**
- **nylon carriers, aluminum track**
- **minimum stacking space**
- **"built-in" friction catch**
- **a variety of colors in a wide range of sizes**
- **designed by nationally famous Paul McCobb**

Grant assists you with its greatest array of sales aids and most extensive program of consumer advertising ever! Write for your copy of the Grant Folding Door Reference Manual.

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*pat. pend

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CALIFORNIA REDWOOD

*Federated Church, Kingfisher, Oklahoma • Architect: William Stanley Burgett, A. I. A.*
*Photograph: Ulric Meisel*

For ecclesiastical structures at once contemporary in expression and material, the architect specifies trade-marked "CRA-Certified Dry" California Redwood.

CALIFORNIA REDWOOD ASSOCIATION • 576 SACRAMENTO STREET • SAN FRANCISCO 11, CALIFORNIA

# Sweep Forward with CHRYSLER

## Homes sell faster... at HIGHER PROFIT when you build with the future in mind!

Airtemp DIVISION CHRYSLER CORP

AIRTEMP automatic furnaces let home buyers add summer cooling *anytime* in the future. Give the houses you build extra sales appeal at lowest cost with versatile "*future-designed*" Airtemp automatic furnaces! Here's how:

***The home buyer adds cooling***...whenever he wishes! When you use Airtemp furnaces you give your houses the important "plug" of optional future cooling.

***Neat, compact—economical installation.*** Airtemp furnaces are completely self-contained, assembled and pre-tested. They are installed easily in small spaces.

***Local delivery—factory-trained assistance.*** Having an Airtemp dealer nearby means prompt delivery. It means factory-trained assistance with your installation. It means prompt service when needed.

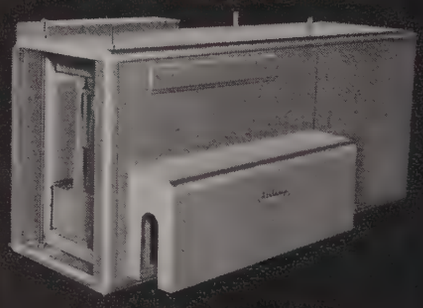
Moreover, the big Airtemp selection of heating and cooling means equipment that's exactly right for every need.



Hi-Boy or counterflow...for utility room, alcove or closet



Lo-Boy...for basement, garage or utility room



Horizontal...for attic or crawl space

Important new help for you!

Backed by full-page, full-schedule advertising in Life, Reader's Digest and Newsweek. All this plus a brilliant array of specialized merchandising helps

Airtemp DIVISION CHRYSLER CORP DAYTON 1, OHIO

Check with your Airtemp dealer. He's in the Yellow Pages. *Or* Write: Airtemp Division, Dept. HH-2-57, Chrysler Corporation, Dayton 1, Ohio.

ADVERTISED IN LIFE

*Specializing in Air Conditioning... for Every Home and Business Need*

continued from p. 39

# FHA backs package mortgage

- Report to Congress warns that both consumers and industry will lose if restrictive amendment urged by appliance dealers is adopted.

- It's only a fight over who will sell the goods, explains Commissioner Norman Mason.

Package mortgages have won a sweeping endorsement from FHA.

Restricting them by law, Commissioner Norman Mason wrote Congress last month, would hurt home buyers, home builders and manufacturers of built-in appliances alike.

It would profit only equipment dealers who think they should sell the items instead of builders. Even equipment dealers, Mason noted, think that "the house should be provided with the equipment in order to be a complete house." He added: "The only area of controversy was who sold the equipment."

### *How the ruckus began*

Mason's eight-page report to the Senate banking committee stems from an attack on the package mortgage last year by retail furniture dealers and appliance men. Both are smarting because they are not getting a profitable cut on new business created by builders when they began installing household equipment in new homes and including it in the mortgage as part of the real estate.

Dealers insisted package mortgages were "unsound." They said buyers were paying four times what they should for "fast wasting assets" because they were financed under 30-year amortization.

Industry men did not take the attack seriously at first. Retailers had tried before to legislate their competition out of business—and failed. Besides, the arguments were questionable (see box, below). But the Senate committee, in a surprise move, went so far as to consider amending the Housing Act to bar FHA mortgages on equipment which would not "continue to enhance the security and value of the property for the duration of the mortgage." The amendment died in committee. But when the senators asked FHA for a report, the building industry knew it had a real fight on its hands. With FHA's report in, the ruckus may well break out anew.

FHA cited ten reasons why it makes no sense for Congress to place more restrictions on package mortgages:

**1.** It would force home buyers who want a "complete house" to use "more expensive conventional financing."

**2.** It would force some families out of the home-buying market. Reason: they would not be able to afford the high monthly payments for stoves, refrigerators, etc. if financed by short-term credit.

**3.** If builders included equipment only as optional extras on short-term financing, the equipment probably would cost more because builders say they could not buy in big enough quantities to get such low prices.

**4.** Mortgage bankers think inclusion of "customary equipment" makes loans sounder.

**5.** Consumers themselves (FHA polled consumers, lenders, builders, manufacturers and dealers for comment) want equipment included as part of the real estate. Though consumers disagree over what items should be eligible for inclusion under package mortgages, there was "no item on the list of equipment that would be excluded under the proposed amendment that some consumers did not feel was necessary in their locality."

**6.** If kitchens cannot be pre-designed to fit specific equipment, some experts feel they might have to be larger (and thus more expensive) "to get the same utility." Emphasized Mason: "Knowing the type and size of items proposed permits the designer to plan a more efficient and usable kitchen."

**7.** Built-ins cut installation costs.*

**8.** What if appliances and similar equipment do wear out in less than 20 or 30 years? So do roofs, gutters, hot water heaters, painting and interior finish—all long accepted as integral parts of real estate. Besides, the typical FHA mortgage is paid off in about nine years!

**9.** Fees and charges on short-term financing (the kind dealers offer) are so high that for "a large segment of the buying public" they total as much as the interest on long-term (i.e. mortgage) financing for appliances.

**10.** Built-in appliances boost total appliance sales, both in new and old houses. Wrote Mason: "The well-equipped house is in itself a show room that creates sales for producers. This method of merchandising results in increased sales volume whether people are buying a new house or modernizing the one where they live. . . . It is logical that equipment sales would be reduced if the home owner had to locate, have installed and arrange financing for each separate piece of equipment."

*One HOUSE & HOME staffer recently bought a dishwasher for his New York apartment. Cost: $240. Installing it cost another $280.

### *Existing FHA safeguards*

FHA's 75 local insuring offices already follow local custom in deciding what items may be included in package mortgages, Mason pointed out. The guiding rule is to approve only the equipment which is "customarily included in conventional mortgages" in the area. Thus ten FHA offices still will not let builders include a kitchen stove on the mortgage; 57 offices bar window air-conditioners (see box for complete list).

Intriguingly enough, FHA will let some items go into package mortgages which it has barred for FHA Title I repair loans. Samples: refrigerators, stoves.

Moreover, Mason noted, FHA safeguards the public against package mortgage abuses by requiring that equipment be: 1) appropriate in residential use, 2) "relatively permanent and . . . not subject to frequent repair or replacement," 3) an item which it is customary to leave in a house when sold, 4) installed so as to "clearly indicate" it is part of the real estate and 5) acceptable as part of the mortgage by "most of the active approved mortgagees."

Warned Mason: "The proposed amendment . . . would have an adverse effect upon the home building industry."

## THE PACKAGE MORTGAGE ARGUMENT: PRO & CON

*Here is the gist of the argument against the package mortgage, and what is wrong with it:*

Lobbyist Julian W. Caplan of the Natl. Retail Furniture Assn. has testified that $500 of carpeting financed on a three-year term at 7% involves "total interest and credit service charges of $105," and monthly payments of $16.80. On a 30-year mortgage at 5%, interest would reach $618, he has complained.

He did not point out that:

**1.** Monthly payments on the package mortgage would be only $2.68 instead of $16.80.

**2.** The average FHA and VA mortgage is paid off in nine years instead of 20 or 30—which would mean a total interest cost of only $121.89 on $500 of equipment.

**3.** Installation charges on built-in household equipment like dishwashers, disposers, freezers bought through retailers or discount houses sometimes equal the original cost of the item—thus canceling out the entire "saving."

**4.** While some experts argue carpeting should be eligible for package mortgages, FHA so far has said "no."

**5.** Mortgage interest rates are low enough still so that it is sometimes cheaper to borrow to install, say, a new kitchen—even if you have the cash on hand. Reason: the money can earn more invested than the interest will cost (considering income taxes).

## FHA'S BALKAN EMPIRE

*(Package mortgage division)*

ITEMS NOW ELIGIBLE IN FHA INSURING OFFICES:

| | No. of Offices | |
|---|---|---|
| *Item* | *Yes* | *No* |
| Air-conditioning (room coolers) | 14 | 57 |
| Awnings, metal or wood | 40 | 35 |
| Cooking units (gas, electric, counter top) | 70 | 4 |
| Dehumidifiers (separate units) | 2 | 69 |
| Dishwashers, automatic built-in | 73 | 1 |
| Dryers (gas or electric, clothes) | 59 | 15 |
| Fences, metal or wood | 64 | 11 |
| Fireplace screens, built-in | 25 | 49 |
| Garbage disposers, grinders | 72 | 2 |
| Garbage receptors (sunken, etc.) | 31 | 43 |
| Jalousies (as exterior shutters) | 40 | 33 |
| Kitchen mixers, built-in | 18 | 53 |
| Ovens, built-in | 72 | 2 |
| Ranges, electric or gas (free standing or built-in) | 65 | 10 |
| Deep freezers | 21 | 52 |
| Refrigerators (free standing or built-in) | 68 | 7 |
| Screens, window or door | 72 | 2 |
| Space heaters (free standing) | 35 | 39 |
| Venetian blinds | 45 | 29 |
| Ventilating fans, built-in | 70 | 4 |
| Washing machines (automatic) | 59 | 15 |
| Water softeners | 41 | 29 |
| Window shades | 14 | 60 |




®Douglas Fir Plywood Association, Tacoma 2, Washington



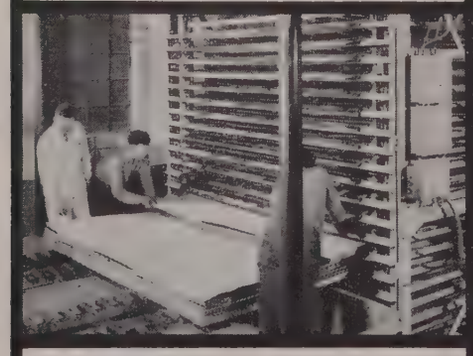
**1** **AT THE LATHE,** veneer is checked for uniform thickness. This provides correct thickness of finished panel and permits optimum glue spread.



**2** **AT THE DRIER,** veneer is checked for correct moisture content, which gives maximum dimensional stability and proper glue bond.



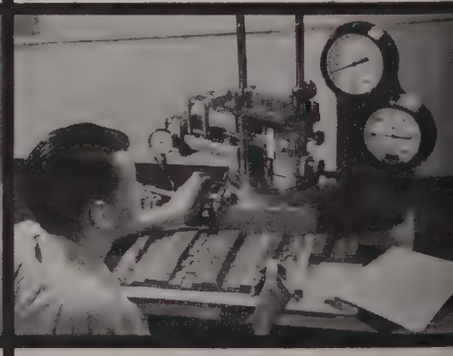
**3** **AT VENEER GRADING BELT,** checks are made of both *inner* and *outer* plys for compliance with rigid industry and U.S. Commercial Standards.



**6** **AT THE PRESS,** check for correct and uniform pressure and temperature; correct time under pressure to secure perfect glue bond.



**7** **IN THE FINISHING DEPT.,** check carefully for grade and appearance. Check accuracy of dimensions and thickness. Apply grade-trademarks.



**8** **IN THE DFPA LABORATORY,** independent glue-line testing of samples backs up mill inspectors. Plywood samples tested must meet rigid

# *means dependable plywood!*

## by a rigid 8-POINT -Industry quality program

**DFPA grade-trademarks are for your protection**—your sure guide to plywood of dependable quality and value. Here's why:

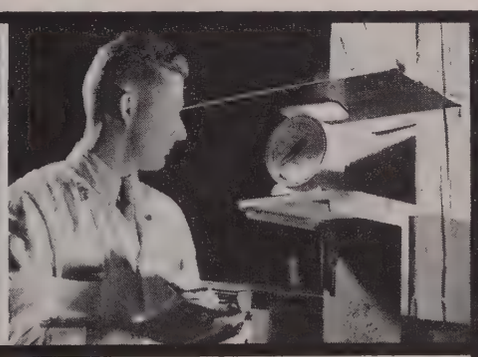
**Before being licensed to use DFPA trademarks,** every manufacturer under Douglas Fir Plywood Association quality control program must first pass rigid inspection and testing of current plywood production. Glues used in trademarked panels must also first pass DFPA tests under actual manufacturing conditions. Use of the DFPA grade-trademarks may be withdrawn if quality is not satisfactory.

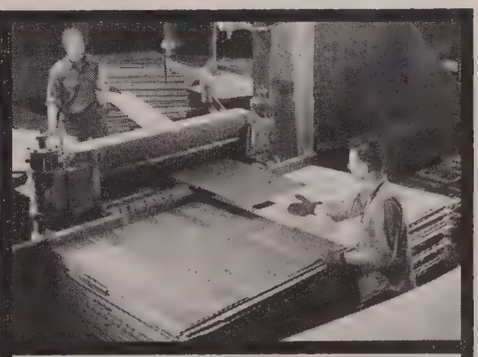
**Mills must pass continuous inspection** thereafter to maintain privilege of using DFPA trademarks. Each shift is checked several times each month by DFPA quality supervisors. Here, inner plys (unseen in the finished panel) are checked most carefully along with glue and outer plys.

**Scientific testing in DFPA laboratories** of thousands of samples of current production is a further check in determining glue-line quality and durability.

**Only DFPA quality-tested panels bear DFPA trademarks. Don't be misled by imitations; look for letters "DFPA"**



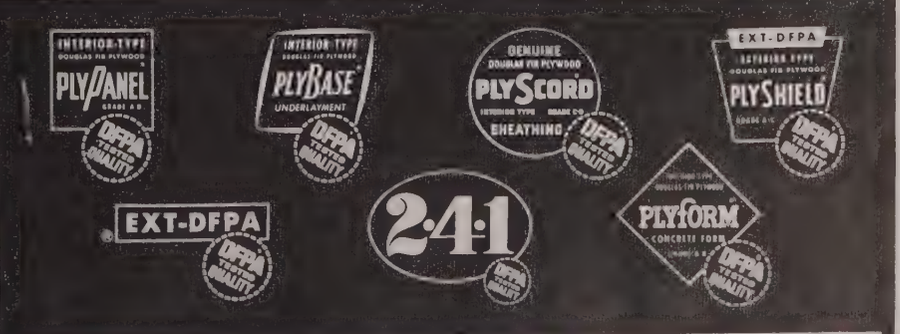




**4** **AT THE GLUE MIXER,** check for complete adherence to glue manufacturer's mixing directions. Special formulae developed by million dollar glue company research programs. Before any glue is approved for use in plywood, the manufacturer *must* submit products for performance testing under factory conditions.

**5** **AT THE GLUE SPREADER,** check for precise amount and uniform coverage of adhesive. Check proper curing time, recheck veneer condition.






industry standards in order to merit grademarking. U. S. Commercial Standard CS45-55 establishes *minimum* performance specifications. DFPA requirements are even *more* rigid.

DFPA TESTED QUALITY

Registered DFPA grade-trademarks appear on back or edge of panel. Letters "DFPA" indicate manufacture under industry quality program. In addition, symbols designate type and grade. DFPA owns trademarks, licenses its members to use them only as long as quality is maintained.

***THERE'S A NEW TREND IN BATHROOMS!***




# It takes more than a sign to say "Welcome Travelers"

It's high adventure to be a guest at glamorous Hyatt House, situated at Los Angeles International Airport. What happy memories it evokes to thousands of travelers who have reveled and relaxed in its warm and friendly atmosphere!

The accommodations were thoughtfully, carefully planned. Recognizing the importance of personal comfort, meticulous care was exercised in planning the bathrooms and choosing the fixtures . . . they're the finest . . . they're by Universal-Rundle.

And so it is, wherever attractive bathrooms are being planned and built, architects and builders are specifying new trend U/R fixtures because they match the modern trend in architecture and design. U/R is the symbol of progress and new ideas. One example is the excitingly new Uni-Dial Lavatory which offers one-hand control of water temperature and volume. Another is the stylish, ultra quiet Como Water Closet. Available in the *whitest* white—or any one of six lovely U/R decorator pastel colors—the Como and the Uni-Dial are classic examples of beauty and durability by U/R . . . the quality pioneer for over 56 years.

Architects and builders are invited to write for a complete catalog. Also, see the U/R section in Sweet's Architectural and Light Construction files. Universal-Rundle Corporation, 470 River Road, New Castle, Pennsylvania.

**NEW TREND FIXTURES for home, institutional, commercial and industrial use**






# Universal U/R Rundle

**MAKERS OF THE WORLD'S FINEST BATHROOM FIXTURES**

Plants in Camden, N. J.; Milwaukee, Wisc.; New Castle, Pa.; Redlands, Calif.; Hondo, Texas

continued from p. 43

# Appliance plants boost minimums for direct builder sales

Westinghouse Electric Corp. General Electric Co., Whirlpool-Seeger Corp. and Hotpoint have tightened their policies on direct sales of appliances to builders.

Three other companies said at mid-month they were not planning any such move.

### *A trend in the making?*

The shifts look like the start of a big upheaval in appliance distribution and pricing—for the big slice of such items that goes into new homes. Dealers have been complaining that some builders, apparently overloaded with appliances they ordered for houses they had to cancel, have dumped appliances on the market at cut-rate prices. The ruckus has reached such proportions that the Federal Trade Commission is investigating. Manufacturers have a real problem: how to keep their dealers happy, yet tap big volume sales to builders by offering them low prices.

The Westinghouse announcement said it would deal only with the builders through its distributors and dealers when the following minimum requirements were met:

- At least 50 assorted units.
- At least 25 units of one product line, such as refrigerators or ranges.
- At least 15 room air conditioners.

The new Westinghouse policy, announced Jan. 2, was effective immediately although current contracts will be completed. John J. Anderson, manager of the Westinghouse appliance division, said the new policy eliminates any possibility of builder pricing which would hurt appliance dealers.

In Chicago, C. W. Theelen, manager of customer relations for the appliance and television receiver division of GE, disclosed a similar policy. He said it went into effect Oct. 1. The GE criteria: 100 assorted units, 50 units of any one appliance.

Theelen said GE requires distributors to certify "that the appliances have actually been delivered and installed in the project before we will allow any builder bonus." In this way, GE hopes to prevent builders from dumping appliances on the market if they cannot use them.

The bonus takes the form of a subsidy. GE sells appliances to distributors at a constant price. Builders get such a low price however, that for builder-sales the distributor is reimbursed by the company.

Whirlpool-Seeger also requires 100 assorted units or 50 units of any one appliance.

Officials of Norge, Philco and Frigidaire said their companies were contemplating no such move.

One appliance company executive said heatedly: "We think the move is so much hot air. Let's face it. A lot of dealers can't handle large orders to builders—a lot of them don't want to."

### *Push to discounters?*

A prominent New Jersey builder said the trend, if it became widespread, might nudge more builders to discount houses.

He explained that builder's direct sales from manufacturers are usually at 20 to 33% less than retail price.

"Discount houses can generally give you 20%. Some builders are going to them now. A lot more would if all the companies adopted this new Westinghouse policy."

Westinghouse backed up its announcement with the declaration it felt that the general appliance industry practices in builder sales "have been inherently wrong."

Westinghouse's Anderson said: "In some cases, the distributor, with the factory's concurrence, has by-passed the dealer completely. In others, the factory and distributor worked with the dealer to develop special prices for builders of only two or three houses—prices that actually were lower than the dealer himself could get."

### *A builder-built market*

GE's Theelen praised builders for creating new appliance markets while dealers sat by. Said he:

"When it comes to built-in appliances, there can be no doubt where the credit goes for pushing this new application—most certainly to the builder. As a manufacturer and merchant seeking new ideas to help sell his product, the builder encouraged the appliance manufacturer in his efforts to develop and market appliances adaptable to modular design and construction; encouraged him to add lines that would speed the trend to open-area living. This created demand for the new and improved models and helped open new market opportunities for the alert distributor and dealer.

"Historically, appliance dealers have neither been willing, anxious or able to take any great part of the responsibility of helping the manufacturer introduce new and revolutionary items. . . . On the other hand, the builder has been extremely willing, anxious and able to help with this task and what he has done has benefitted all the industry, including dealers."

Theelen pointed out that home owners can often save half to two-thirds on installation costs when appliances are built in at the time of construction. Installing dishwashers and disposers "may cost as little as $50 to $75" in a new dwelling, he noted, but "can easily run from $125 to $200" in an old house.

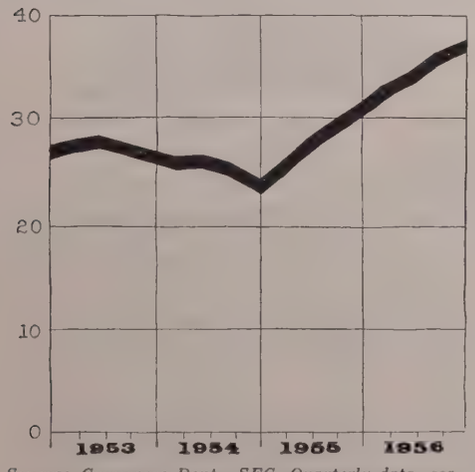
Builders who put up less than 50 units a year account for the sale of 700,000 appliance units, he said.

# Is the lid on military housing deliberate?

Is the government using an unworkable interest rate to keep the Capehart Act from working?

Builders have been complaining that military housing is soaking up mortgage money at a time when such building should be postponed to let regular housing programs continue. But they also cry that Capehart projects are now almost impossible to finance because they have an unworkable 4% interest ceiling. Including construction loans, Capehart projects have been unfinanceable except at discounts as high as 12 points, say some brokers. Result: many a project is stymied for lack of a mortgage takeout. FNMA offers a good (99) price, but has too little money to handle more than a tidbit of the military housing planned.

Last month, leading home builders laid this problem before top White House aides, said they got this answer: just the way we planned it. In other words, the government is indeed doing what home builders want it to do (i.e. postpone military housing), but is doing it in a devious way.




*Source: Commerce Dept., SEC. Quarterly data, seasonally adjusted at annual totals.*

**Fast tax-write off,** builders say, has robbed housing of mortgage money. Graph shows how expenditures for new plant and equipment have shot up since fast write-off became law in August 1954. In pre-quick write-off 1953, outlays were $28 billion. Last year, they reached nearly $35 billion.

# Flood insurance rules hit flood-plain building

Will federal flood insurance become a club to force local communities to bar home building in flood-danger zones?

If state and local governments participate in the program as hoped, the answer is yes.

Commissioner Frank J. Meistrell of the new Federal Flood Indemnity Administration has outlined a new scheme of flood plain zoning which must be put in force, or else no flood insurance will be sold in the affected area after June 30, 1958.

Said Meistrell: "The Congress did not want to use this insurance to encourage people to be doing what they should not have been doing in the first place. . . . The flood plains of streams and coastal areas are temptingly attractive building sites . . . [But] builders often forget that such areas are still undeveloped and available because people who came before them had recognized the flood danger and stayed out."

Meistrell said flood plain zoning regulations may consist of any one of three basic measures:

**1.** Restricting the kind of buildings that may be built in designated zones adjoining the river.

**2.** Subdivision control to prevent the development of land inconsistent with public health, safety and welfare.

**3.** Establishment of channel encroachment lines where obstructions or intrusions in river courses can be prohibited.

Flood zoning would not preclude all use of a flood plain, Meistrell said. Among its possible uses: farming, grazing, stockyards, golf courses, parks, parking lots and playgrounds.

Meistrell believes the first flood insurance will be available for purchasers in spring.

The Flood Administration is studying Weather Bureau reports of flood frequency in 6,500 inland flood areas, coastal areas and areas subject to mud slides to set regional rate structures.

*NEWS continued on p. 50*

# JOHN DEERE *Mobile Work Units*

## DO SO MANY JOBS SO WELL



*John Deere 4-roller crawler tractor (30 engine horsepower) leveling around new housing development. Owner: F. D. Sperry Co., Burlingame, California.*

**Excavating . . . building . . . landscaping . . .** whatever the job, you can depend on John Deere power to get it done when it should be done, and at rock-bottom costs.

With a modern, work-eating John Deere Tractor (crawler or wheel-type) you have a highly mobile unit that will do a man's work at boy's wages. For nearly 40 years John Deere-built tractors have earned a world-wide reputation for this big daily work capacity at low costs for fuel, oil, and maintenance.

Job-matching equipment makes short work of excavating, backfilling, clean-up and landscaping, solves materials-handling problems, digs footings, sewer, gas, and power trenches, and septic tanks. Compact design of tractor and equipment enables you to get into those tight places which are inaccessible to larger units.

Consult with your John Deere dealer . . . his name is in the classified directory . . . to see how John Deere Tractors and equipment can cut time and labor costs on your building jobs.



*No. 47 Mower on "420" Utility*



*Hydraulic Fork Lift on "420" Utility*

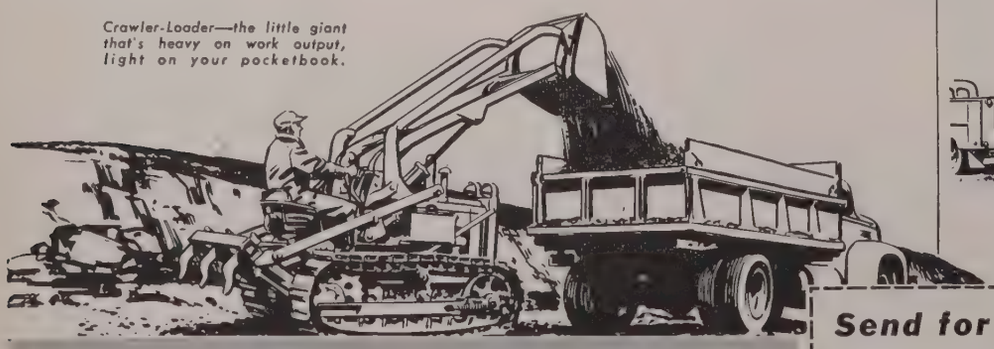


*No. 61 Dozer and Scari-Scraper*



*"420" Crawler with Dozer on Trailer*

*Crawler-Loader—the little giant that's heavy on work output, light on your pocketbook.*



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# Successful Ohio builder moves homes 70% faster with carpet in the price

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continued from p. 47

HOUSING POLICY:

# Administration readies its own version of Teague bill; 5% VA rate doubtful

Chances that Congress will enact the Teague bill (or something like it) are getting better and better.

**At mid-month, the Eisenhower administration was drafting its own version of the celebrated measure that would mean the end of VA as a major force in new housing.**

Eisenhower's budget message contains this broad hint: "The direct loan program for all veterans and the guaranty program for World War 2 veterans expires in July 1958. To help make adequate funds available at that time, additional authority may be needed to permit FHA to liberalize the terms under which it insures mortgages for veterans and non-veterans alike."

This apparently means that the Teague bill will go before Congress with strong bi-partisan support and the backing of most important industry groups concerned except savings and loan interests (Jan., News). The administration would not cut down payments as much as the measure Rep. Olin E. Teague (D, Tex.), chairman of the House veterans committee, first introduced last year. Teague wants to trim FHA down payments to 2% on houses priced up to $10,000, to 3% up to $12,000, to 4% up to $14,000, to 5% up to $16,000 and 15% on $30,000. Insiders expect the administration to ask 3% down on valuations up to $10,000. A government price-fixing proviso of the original Teague bill apparently will be dropped.

**$1 billion more lending authority is sought for Fanny May.**

The administration has asked Congress to increase FNMA capitalization $100 million. This would be in preferred stock the Treasury would buy. Since Fanny May can lend ten times her capital, this would amount to a $1 billion boost for lending. NAHB wants FNMA capital boosted $250 million. Legislation authorizing it has been introduced. The administration may have a fight to hold the boost down. The budget also suggests Congress vote $700 million in stop-gap Treasury financing—on the theory FNMA will have trouble selling her debentures to the public. Only $350 million would be available this fiscal year. The budget asks $250 million more for FNMA special support programs (military housing, co-ops, urban renewal, housing for the aged).

**Hopes are dimming that Congress will boost VA's mortgage rate to 5%.**

Some lenders contend it wouldn't provide any real relief for the mortgage pinch, anyway. Even so, the President has asked Congress to equalize the VA and FHA rates. But the request was so diffidently put (it was buried in the budget) there is little chance Congress will accept it. Mortgage experts contend 5% VA's would still sell at 94 or 95, rendering the move pointless, anyway.

Biggest obstacle to increasing VA interest above its politically-frozen 4½% ceiling is Rep. Teague himself. He is set against it. Any bill to boost the rate must be routed through his veterans affairs committee. And "Tiger" Teague can muster enough support in committee to bottle it up there.

**The fight over VA interest and FHA down payments is actually a triangle, not just a two-sided ruckus.**

Many a Democrat wants to pump up direct government mortgage lending instead of raising the VA interest rate. GOP leaders are set against that. So liberalizing FHA down payments enough to give housing a real shot in the arm —as the Teague bill would do—appears to be the only foreseeable compromise in the interest rate impasse.

**How soon will Congress make up its mind what to do?**

Most Capitol Hill experts think March is the earliest the legislators will be able to reach agreement. And it could easily be later. A complicating element is that Rep. Brent Spence (D, Ky.), chairman of the House banking committee, is lukewarm toward the Teague bill. He can try to sit on that—just as Teague would do with a VA interest-rate boost.

Congress has voted housing a lot of help in years past. But now, even the sheer mechanics of legislating indicate help will come slowly, if at all.

## Bankers ask free interest rates, VA-FHA merger

Savings bankers are proposing to end VA home loans and give FHA the most drastic overhaul of its 23-year life.

A plan, drafted by Vice President Harry Held of Bowery Savings Bank (assets: $1.4 billion) and backed by the executive council of the Natl. Assn. of Mutual Savings Banks, would make these sweeping changes:


Walter Daran

HELD

**1.** End government control of interest rates. Instead, each borrower and lender would set the rate on each loan by agreement — subject only to state usury laws on realty. But all mortgages would have to be sold at par. Lenders would be required to certify no discounts or premiums were paid.

**2.** Cut FHA insurance from 100% to 50% of each loan, with the insurance running on a proportionate basis throughout the life of the loan.

**3.** Substitute a single 2% insurance premium for today's ½% annual premium, as proposed by HOUSE & HOME's Round Table on how to get more money for housing (H&H, Nov. '56). The 2% premium, added to the mortgage as in England, would be based on the 50% of the loan FHA insures. (For more news of this plan, see p. 104).

**4.** Give veterans extra easy terms under a new FHA subsection, while abolishing the VA home loan program as such. If regular FHA terms remain 95% of value on the first $9,000 and 75% above $9,000, these veterans' terms were suggested: 100% loans up to $9,000 and 90% above $9,000 up to a total loan of $20,000. Insurance premiums for veterans should be waived or paid to FHA by VA.

## American Legion to back flexible VA interest rate

The American Legion will shortly urge that Congress give VA the same latitude FHA now has to raise and lower its interest rate.

This would mean authority for VA to boost mortgage interest as high as 6%.

The recommendation has been presented to the Legion's executive committee by a five-man committee named at the Legion's convention last fall to study the GI loan rate. Committee members:

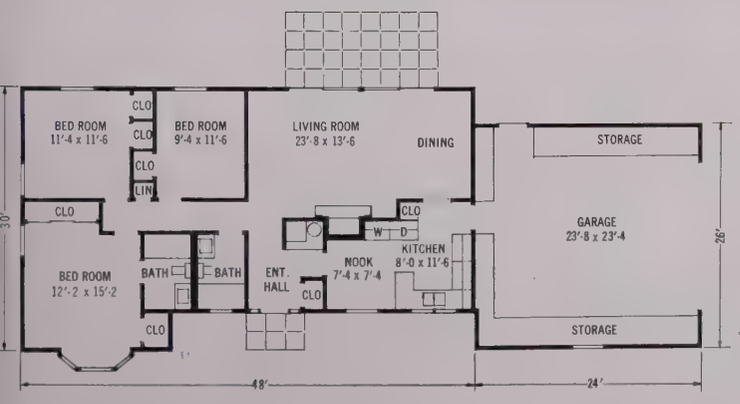
Builder Seaborn Collins, former (1954-5) Legion national commander, Las Cruces, N. M., chairman; Andrew Boemi, Chicago; Harry Fruehauf, Detroit; Edward Foster, Omaha; James Doon, Henniker, N. H.

Legion executive committeemen were reported heavily in favor of endorsing the flexible-interest plan. The policy will constitute a major break with tradition for veterans groups, which have leaned on Congress to keep interest rates low, hand out direct government loans in areas where yield-conscious private lenders will not venture.

It was pressure from veterans lobbyists, for example, that persuaded Congress to strike out of the Housing Act of 1954 a provision giving the President power to vary interest rates to meet differing economic conditions. At its 1954 convention, the Legion reaffirmed a stand against "any future proposal for the adoption of a new formula for GI rates."

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# **CLOSEUP:** Texas Congressman Olin Teague—tiger at VA's gates

The Congressman who may play the key role in housing legislation this year doesn't even pretend to be a housing expert.

Rep. Olin E. (for Earl) Teague (D, Tex.) finds himself in a crucial spot at a crucial time by chance. As a freshman Congressman in 1946 he wanted to serve on the agriculture committee because he represents a farming area (mostly cotton; biggest town: Corsicana, 25,000 pop.).

Speaker Sam Rayburn said no, cited "Tiger" Teague's brilliant war record and decorations (three Silver and three Bronze Stars, three Purple Hearts and the Croix de Guerre, among others), and put him on the veterans affairs committee. Seniority made him chairman two years ago.

But it has been only in the past year that Teague has become an important—and controversial—figure in housing. The reasons:

**1.** He opposed any extension of the VA program for World War 2 veterans beyond the original Aug. 25, 1957 cutoff. After a one-man battle, he finally agreed to a compromise one-year extension.

**2.** At the height of the fight over extending the VA program, he introduced the Teague bill to liberalize FHA, in effect incorporating the VA program's low down payment arrangement into the FHA program. He contended this would eliminate any need for VA. No one took the bill seriously when it was introduced last May 2. Most insiders on Capitol Hill figured it was just Teague's revenge on the House banking committee for overriding his views on the VA program—a matter he considered in his domain. One by one, housing industry groups began supporting his ideas—first NAHB, then NAREB, and finally the administration and almost everybody but savings and loan elements. The Teague bill is a red herring that turned out to be a real fish.

**3.** Now, he opposes any increase in VA's unworkable 4½% interest rate. Though he does not have absolute veto power over a proposed hike, he can probably persuade his committee to bottle it up while housing dwindles.

### *Liked the military life*

How did Tiger Teague, ex-postman and ex-war hero, rise to such prominence and power? He was born April 10, 1910, in Woodward, Okla. where his father owned a small saw mill, later moved with his family to Mena, Ark., still lived there when he decided to enter Texas A&M College at College Station, Tex. in 1928.

Teague was already known as "Tiger" when he got to A&M. He says he got the nickname as a spindly but scrappy 125 lb. high school football player.

Teague worked his way through college. His first year he slept and ate in the animal husbandry pavilion tending the college's show animals. In those days he wanted a degree in animal husbandry. (He still lists his occupation as agriculturalist.)

Too poor to go home his first Christmas at college, he got a holiday job carrying mail, kept it through his days at A&M and continued as a postman after leaving school in 1932. (He did not have enough credits for a degree.) By the time he volunteered for service as a second lieutenant in 1940 he was superintendent of the South Station branch post office in Bryan, Tex.

Teague rose to lieutenant colonel in the 79th Infantry Battalion, landed in Normandy shortly after D-Day, was wounded five times but returned to duty each time. The sixth time his left foot was torn so badly by a mortar explosion that doctors wanted to amputate it. Teague wouldn't let them. Instead he underwent 16 operations in the states. His ankle was removed and the left leg fastened directly to the foot—leaving it three inches shorter than the right. Teague wears a special rocking shoe to make up the difference in length and give flexibility. While in the hospital he was promoted to colonel.

### *From sickbed to politics*

At the urging of veterans in the Sixth district (eight counties between Dallas and Houston) Teague agreed to run for Congress in 1946 when Luther Johnson resigned to accept appointment to the federal tax court. He was one of six candidates for the Democratic nomination. He had two big disadvantages: he was from the southern and least populous end of a long district and was the least known of the candidates.

Reni



**'TIGER' TEAGUE**

*Who benefits from veterans benefits?*

But he checked out of the hospital, campaigned in his uniform and ran a strong second to a veteran campaigner, the late Tom E. Tyson. Tyson withdrew before the run-off after the other four candidates endorsed Teague.

Teague has had no opposition since 1946. Vick Lindley, editor of the Bryan *Daily Eagle*, comments: "Teague can be elected as long as he chooses to run. Barring some dramatic twist of events, I can't imagine anyone challenging him."

### *A brush with the Legion*

For a brief time last spring it seemed possible a challenge might be in the making. Though he is head of the veterans affairs committee, Teague has never been overly friendly toward the American Legion. But last spring his relations with the Legion hit an all-time low.

Teague opposed both the VA housing program extension and a general pension bill, both strongly supported by the Legion. The Legion turned loose its lobby full force. Tiger Teague retorted by accusing the Legion of using improper pressure tactics. Teague was so deluged with mail from irate veterans that he later said: "I have never experienced such abuse as I received at that time." (The pension bill he opposed died in the Senate.)

If other Legionnaires condemned Teague, his own post in Bryan supported him strongly. It even censured the Texas Legion commander and the Texas *Legion News* for an article criticizing Teague. There were rumors in Teague's district that the State Legion would sponsor a write-in candidate in the Democratic primary last summer. But no one was put forward.

Teague has sold his home in College Station, now owns no property in his own district—a fact which disturbs him. But he had rented out his modest home anyway, found like many another congressman that it was financially impossible to maintain two homes on a $22,500 salary. He now owns a home in Washington. Teague and his wife Freddie have three children, two boys 19 and 18, in Texas A&M, and a daughter, 10.

### *A conservative record*

Teague is respected in Congress for his honesty and sincerity—if not his astuteness. He is something of a maverick, votes along a conservative line and is not a rockbound party regular. (Even so, he is a good friend of Senate Majority Leader Lyndon Johnson.)

Teague got his first exposure to housing in 1951 when he served as chairman of a subcommittee investigating gyps and frauds in VA programs. He was shocked by what he found, decided veterans needed more protection from builders. With Rep. Albert Rains (D, Ala.) chairman of the House housing subcommittee, he proposed a one-year FHA and VA warranty provision, saw it put into the Housing Act of 1954.

Teague votes consistently against public housing but does so without comment. (He is not a particularly good speaker from a prepared text, gets most attention when he makes extemporaneous remarks.)

### *'Helped lenders, not vets'*

Teague first shocked the home building industry into full awareness of his existence when he announced his opposition to extension of the VA program for World War 2 veterans last spring. He charged: "It has helped the lenders more than it has helped the veterans."

When builders protested that a sudden end to the program would seriously disrupt their industry, Teague dismissed their argument with the comment: "The program has to end someday, even for Korean veterans."

In May, he presented his alternative to extension—the Teague bill to liberalize the FHA down payment system (starting from 2% down on a $10,000 house staggered up to 15% down on a $30,000 house). But the bill would also continue the VA system of CRV price fixing rather than FHA's valuation for mortgage purposes only. (Teague has since said he would agree to delete this feature of the measure.)

While most housing leaders laughed the bill off as a legislative temper tantrum, Teague's good friend Dick Hughes persuaded NAHB to endorse the bill in principle (without the price fixing provision). After that, the red herring Teague had pulled into the House began to swim upstream with amazing vigor, has gained strength every month.

Teague is still plugging for his bill, feels it should be passed now to assume the VA load rather than increase the VA interest rate. His reasoning now is as it was last spring: "The most important task confronting us is the development of a national housing program which will serve veterans and non-veterans alike in the coming years."

Will his viewpoint prevail?

The issue is still in doubt but Tiger Teague is ready to fight.

*NEWS continued on p. 54*



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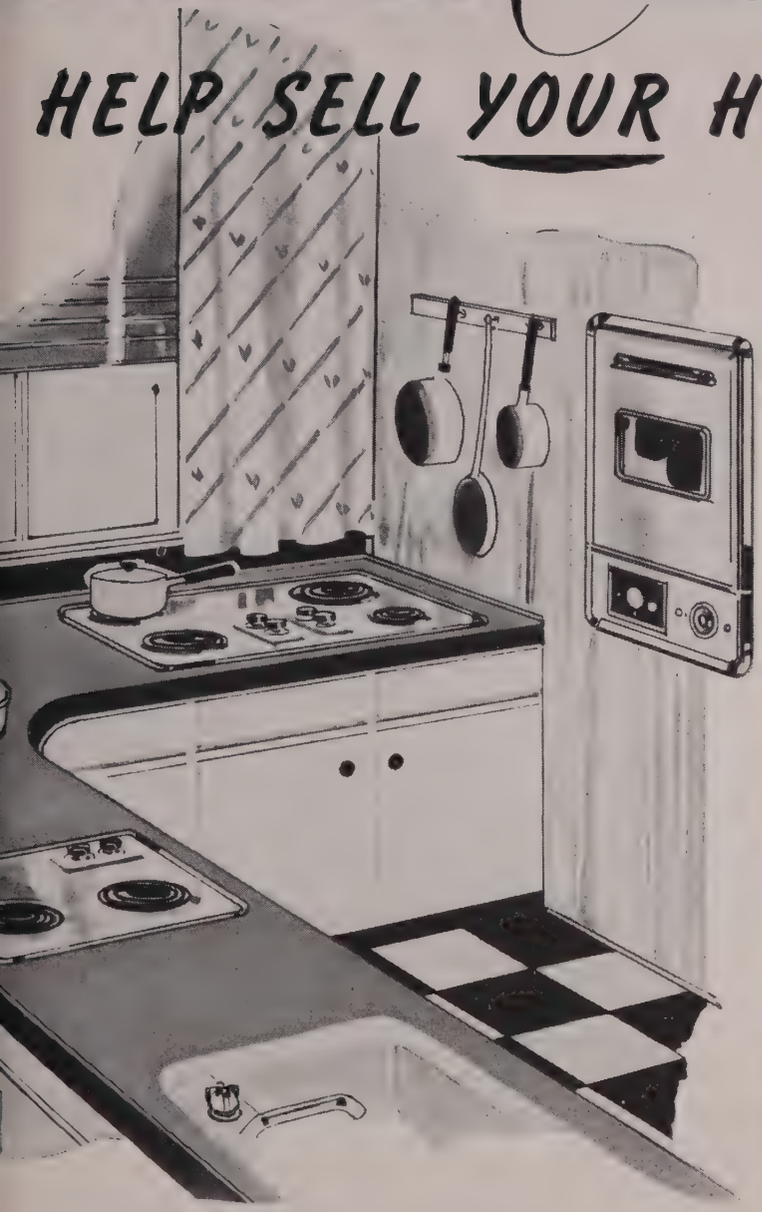
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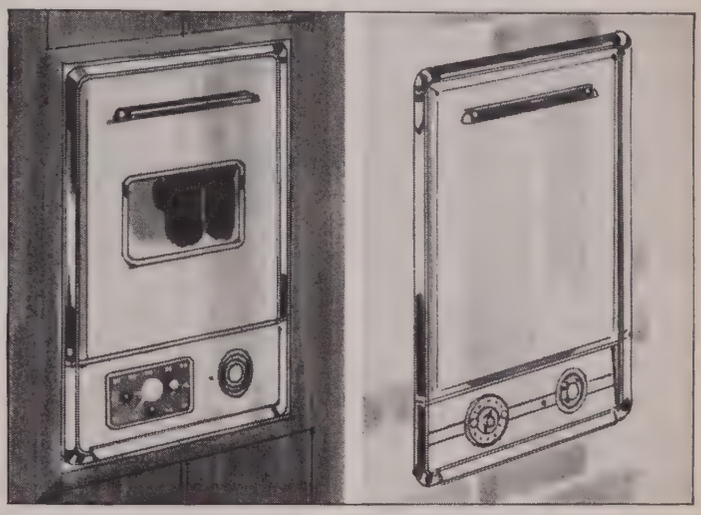
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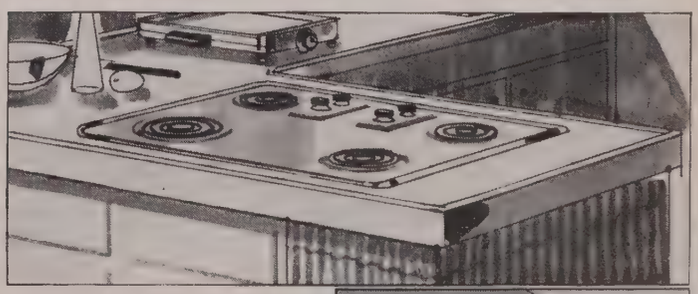


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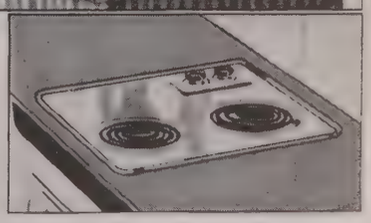
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*continued from p. 51*

HOUSING MARKET:

# How far down will starts go? Forecasters trim their predictions

• *In Philadelphia, a well known builder reviewed the financing outlook with Mortgage Banker W. A. Clarke and decided: "Well, I'll take another look the end of February. If it isn't better by then, I'll go fishing."*

• *In Atlanta, a builder who has all his cash tied up in materials that went into five of the eight homes he built last year is afraid to go ahead with 1957 plans.*

• *In Los Angeles, Builder Shannon Vandruff could not find VA mortgage money for several hundred homes except at a discount that would mean a staggering loss. So he let buyers move it, pays nominal $60 rent while he continues hunting for mortgage money. Meanwhile, the construction loan carries the tract.*

• • •

So many problems like these confront home builders that John Dickerman of NAHB sums up the outlook for housing in this word: "Uncertainty."

**One certainty is that FHA and VA starts are going to drop sharply for at least several months.**

Whether the government-backed area of private housing then recovers depends on 1) inflation and 2) the government. If the booming economy threatens inflation, you can expect the Federal Reserve to keep credit so tight it will be hard to find much 5% money for VA and FHA starts. If the government lets housing compete for money it easily could stage a surprising recovery.

How many homes builders will sell this year depends on:

1. Money
2. Better selling
3. More attractive houses
4. Unfreezing the house market by making trade-ins work

**Latest forecasts for 1957 starts range all the way from one mortgage banker's pessimistic 800,000 to about 1.2 million. They cluster around 1 million. Samples:**

HHFAdministrator **Albert M. Cole:** "about the same as last year."

Economist **Miles Colean:** 1,030,000—"taking prospects at their probable worst." Breakdown: 130,000 VA, 200,000 FHA, 700,000 conventional and all-cash.

**Norman Strunk,** executive vice president, US S&L League: between 1 million and 1.1 million "despite continued tight credit."

Economist **Robinson Newcomb:** 1,050,000 with possible recovery to an annual rate of 1.2 million by yearend.

Treasurer **Walter Hoadley,** Armstrong Cork Co.: about 1 million, offset by a 10% gain in repair and modernization.

Chairman **Melvin H. Baker,** National Gypsum Co.: approximately 1.1 million (1 million private starts, the rest public—and more "if mortgage money becomes more available."

President **Stanley Woodward,** The Ruberoid Co.: about 1.1 million plus a fixup market "bigger than ever."

As builders have complained (Nov. News), as long as the government gives the needle to commercial and industrial building by letting corporations deduct 52% of all their loan costs from their tax bills, homebuilding may have trouble getting money (see p. 47). MBA President John F. Austin predicts plans for plant expansion, both private and government, raise the likelihood tight money will persist ten years. "Our problem is learning to live with it," he says.

**President Eisenhower's call for a commission to re-examine the nation's setup for managing money and credit is important news for builders.**

Such a step was urged by HOUSE & HOME's Round Table on how to get more money for housing (Oct. '56). Last month, NAHB called for a fundamental re-examination" of the monetary, credit and tax policies. NAHB also wants to:

1. Remove Fanny May's $15,000 mortgage ceiling, give her more money.
2. Expand FHA along the lines of the Teague bill (see p. 50).
3. Restudy FHA policies including its credit requirements, debenture rates, insurance premium, insurance procedures.
4. Extend GI home loans until FHA is ready with a substitute program.
5. Revise tax laws to help housing, including capital gains on real estate.
6. Postpone public housing, military housing, public works and government building to cut the pressure on materials, prices and money.

## Builders fight slowdowns, makework drives by unions

Two Los Angeles area plumbing contractors have been granted a restraining order against what they charge is a plot of Plumbers and Steamfitters local 761 to bankrupt them.

The plaintiffs, Desert Plumbing Co. and Schneider & Wikoff, are also asking $1,130,000 damages.

They told the court that the union has engaged in sudden work stoppages, slowdowns, sabotage and even urged workmen to do deliberately shoddy work, then call enforcement agencies to report improper work.

• The plumbing firms told the court that the union wants them bankrupt to reduce the number of plumbing contractors in the union's territory and enable it to increase its power over those remaining.

Trade union makework tactics are causing headaches elsewhere. Items:

• Plasterers local 112 in the San Francisco East Bay area demanded that builders put three trowel coats of stucco on all homes. After the Associated Home Builders of the Greater East Bay took the matter into court, the union relented and withdrew the demand.

Builders are still seeking another court order to stop the union from pulling men off jobs where only two trowel coats of plaster are put on interior walls. Most builders use a brush-on coat of paint or sealer instead of a third plaster coat. Painters do the job.

• St. Paul builders have been told by their electricians local that they will have to abide by wiring requirements set by the union—higher than required by the local electrical code. If they do not, electricians will be pulled off the job.

Minneapolis builders, not yet affected, have been urged by their local association to deal only with electrical contractors and hold them responsible for any slowdown in work.

## Is rail transit vital to spur home sales in the exurbs?

Keep your eye on what happens to commuting in the San Francisco Bay area as a result of a decision to remove trains from the Bay bridge.

It could provide some significant clues to how important mass rail transit is for suburban development. Here's why:

• The 12-mi. bridge, world's longest, is already choked with auto traffic at rush hours. Long debated plans to build a second span to ease the crush are still stymied by a row between San Francisco and Oakland interests over where to locate it.

• Wiping out bridge rail service seems sure to add to the auto jam, even though the Key System, a subsidiary of National City Lines, will provide bus service as a substitute. Reason: the state Public Utilities Commission order ending the trains made no provision for making other use of the space occupied by the double tracks on the bridge's lower level. So increased auto traffic will be added to the same crowded lanes.

• In outlying suburban areas, now served only by bus commutation, more and more commuters are using private autos to reach their central city offices. But parking space is already tight in San Francisco.

The payoff is years away, probably. But some experts argue that without mass rail transit to ease the load on the Bay bridge, traffic jams will prove discouraging to auto commuters in the outlying suburbs, where most new home building is taking place.

If true, this could have a depressing effect on sales of new homes in areas that are now booming. It could mean a shift of housing demand to closer-in areas.

# LOCAL MARKETS: Seven hot areas cited; 2-month overhang in L. A.

*"You all know better than I do that the national market is a myth. It is your local market that counts."*—NAT ROGG, NAHB economist.

Only seven areas in the nation still rate as hot housing markets, says Housing Securities Inc.

They are: Hartford, Miami, Omaha, Providence, San Diego, Springfield-Holyoke and Tampa-St. Petersburg.

The rating is based on starts through October. Nationally, starts slumped 18% below 1955 levels in the third quarter of last year. And only ten out of 75 principal metropolitan areas showed bigger residential volume than the year before. The other 65 slumped up to 55%, according to Housing Securities' copyright monthly report, "Housing Markets."

Another 17 cities were rated as Grade B housing markets. Among them, Cincinnati and El Paso showed an uptrend in starts. Starts in 15 others declined less than the national average. They are: Akron, Atlanta, Austin, Beaumont-Port Arthur, Boston, Columbus, Ohio, Indianapolis, New Orleans, Orlando, Phoenix, Salt Lake City, San Bernardino-Riverside, Syracuse, Tacoma and Washington, D. C.

*The situation last month in other US housing markets:*

**Chicago:** Some savings and loan men are forecasting starts in the metropolitan area will be off 5,000 this year from 1956's figure of 39,919. In the city of Chicago, where there were 12,601 starts in the first 11 months of 1956, a whopping 19% (2,500) were public housing units.

**Detroit:** Starts were down to an estimated 33,000 last year from 40,000 in '55. President Rodney M. Lockwood of the Builders' Assn. of Metropolitan Detroit looks for 25,000 starts in 1957. Dr. Albert Moellmann, research manager of the Detroit *News*, is more optimistic, puts the expected figure at 30,000. Moellmann says starts have not dipped to 25,000 or lower since 1948, doesn't think Detroit's economy will shrink that much.

**Louisville:** Home builders decided to set up a Housing Research Institute to publish monthly reports on starts, vacancies, mortgage recordings and quarterly reports on unsold inventories of new homes.

**Los Angeles:** Dwelling permits for Los Angeles County fell 7.2% in 1956—from 79,535 to 73,747. Orange County permits plunged 36%—from 26,011 in 1955 to 16,551 in 1956, Security-First Natl. Bank reported.

FHA figures reveal a slight drop in unsold inventory of new houses from June to October 1956. But the overhang was still heavy enough to account—by builders' own estimates—for close to two month's typical sales volume in the nation's biggest house market.

Unsold house ratios: 25% in Orange County, 32% in Riverside County, 20% in Los Angeles County and 32% in San Bernardino County. In Los Angeles County, the heaviest unsold inventory was in Pomona (34%) and Puente (33%). Some spots in the San Fernando Valley—where sales were strong during the first stages of Orange County's celebrated housing glut — now showed big unsold percentages. Samples: Northbridge-Gran Hills (22%), Van Nuys Pacoima (19%). And Orange County had 3,474 unsold new homes—more than last June, even though the percentage was down (from 26 to 25%).

Prices of existing single-family homes in Los Angeles County have risen 5% since 1955, 13% since the spring of 1954, and 31% since the spring of 1950, Security-First Natl. reported.

FHA figures on unsold overhang in the Los Angeles metropolitan area:

| County | Total Number of Units Surveyed | Number of Completed Houses — Total | Unsold | Percent |
|---|---|---|---|---|
| Orange | | | | |
| Oct. 1956..... | 19,087 | 13,650 | 3,474 | 25.0 |
| June 1956..... | 18,311 | 10,852 | 2,823 | 26.0 |
| Dec. 1955..... | 19,875 | 11,469 | 1,675 | 14.0 |
| San Bernardino | | | | |
| Oct. 1956..... | 4,746 | 3,551 | 1,140 | 32.0 |
| June 1956..... | 4,901 | 3,460 | 1,136 | 33.0 |
| Dec. 1955..... | 4,873 | 3,272 | 804 | 24.0 |
| Riverside | | | | |
| Oct. 1956..... | 1,935 | 1,294 | 389 | 30.0 |
| June 1956..... | 1,286 | 958 | 170 | 18.0 |
| Dec. 1955..... | 1,209 | 765 | 82 | 10.7 |
| Los Angeles | | | | |
| Oct. 1956..... | 35,443 | 22,590 | 4,469 | 20.0 |
| *June 1956..... | 6,367 | 5,133 | 1,576 | 31.0 |
| Dec. 1955..... | 13,444 | 8,937 | 1,576 | 17.0 |

* Partial survey.

**Westchester County, N. Y.:** A survey indicates that 21% of the 6,000 homes planned, under construction or completed in this fancy New York commuter area as of last June 30 cost over $30,000. The survey by the Westchester County Assn. revealed that only a little more than 4% of the homes cost between $10,000 and $15,000.

**New York City:** A suburban apartment boom is noted by Alfred L. Kaskel, president of Carol Management Corp. A number of New York firms are starting multi-family rental projects in Westchester County, Connecticut and New Jersey. Starts are slow but the trouble isn't all the lack of mortgage money. Completed houses are moving very slowly.

**Long Island:** Prices of undeveloped land have begun to stabilize and "some bargains now exist" says Emil M. Keen, board chairman of the Long Island Home Builders Institute. Speculators who bought land two and three years ago with short-term mortgages are being squeezed as these loans come due and they find it hard to refinance them. Sales are spotty with lower-priced homes moving much more slowly. Keen says FHA and VA financing covers only about 30% of his group's sales.

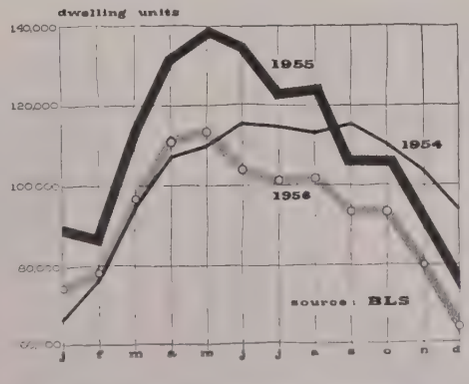
**Omaha:** A big increase in unsold new houses. Vacancies have almost trebled (from 146 a year ago to 433). The bulge is in the $15,000 to $25,000 bracket, but President W. Irving Wilkie of the Omaha Real Estate Board (which gathered the figures), says there is a real housing shortage in Omaha. A new Western Electric plant is under construction which will add between 4,000 and 6,000 persons to Omaha's labor force. Wilkie says some of them will not easily find places to live.

**Columbus, O.:** Home building is expected to be down to a little more than 5% in 1957. New homes will cost more, will carry more built-in features. Price increases are expected because of higher labor and materials costs.

**Dallas:** Estimated 1956 starts were down 50% from 1955's 15,000 home level. Mortgage Banker Aubrey Costa says 1957 starts should equal 1956. But he says this isn't enough to meet Dallas' heavy growth. Costa says the city needs at least 10,000 new homes a year.

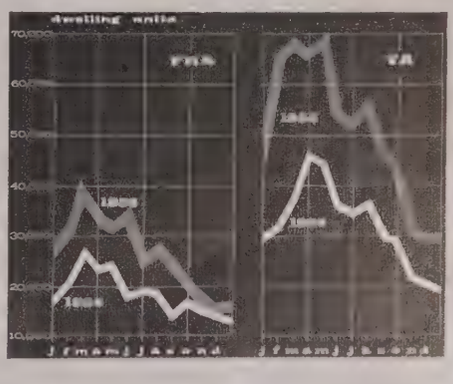
**Milwaukee:** The city's critical building site problem appears to have slacked off. Choice,

*continued on p. 59*




### Starts slump again; annual total down 15.7% from '55

Housing starts in 1956 dropped to 1.12 million. December was the lowest month of the year at 64,000 starts (63,600 private, 400 public). The December figure projected to an annual rate of 1,030,000—down just 30,000 from the November adjusted figure. In the 1956 total, 1,096,800 were private and 23,400 public. Private starts were down 16.2% from 1955, public up 20.6%. The December figure represented a drop of 16% from December 1955.




### FHA, VA applications end year at low points

FHA and VA applications were down again in December. FHA applications on new housing totaled was 12,876 units (7,749 for homes, 5,127 for projects). This represented a drop of 13% from November. VA experienced a 13.3% drop in appraisal requests from 21,941 in November to 19,029 in December. FHA applications for 1956 totaled 227,539, down 27.7% from 1955. VA appraisals totalled 401,520, down 35.3% from 1955.

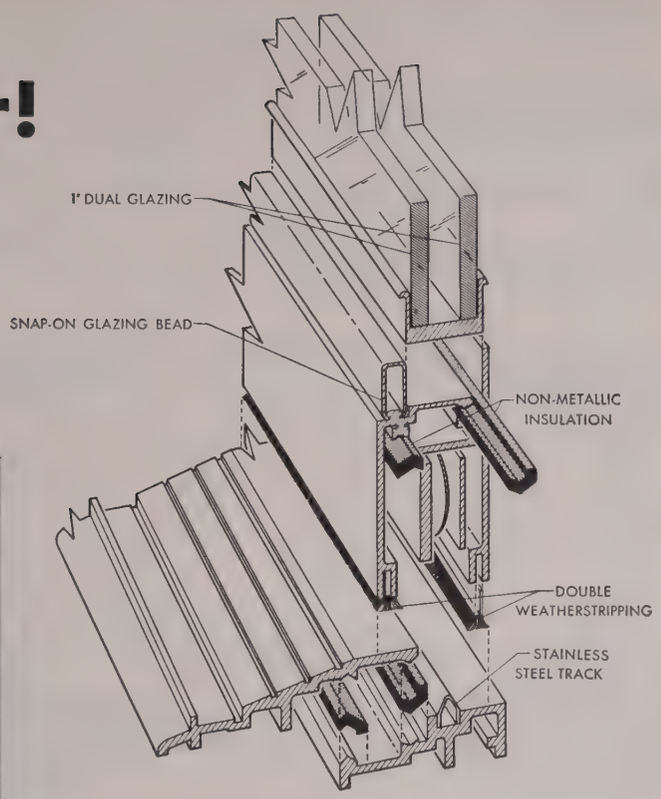
# Now—a sliding glass door designed exclusively for cold

**New Ador Insulated Thermo Door** makes this installation a comfortable, enjoyable feature of the home the year 'round. Despite subzero weather, inside temperatures are maintained and the problem of condensation is overcome by full *door and glass* insulation.

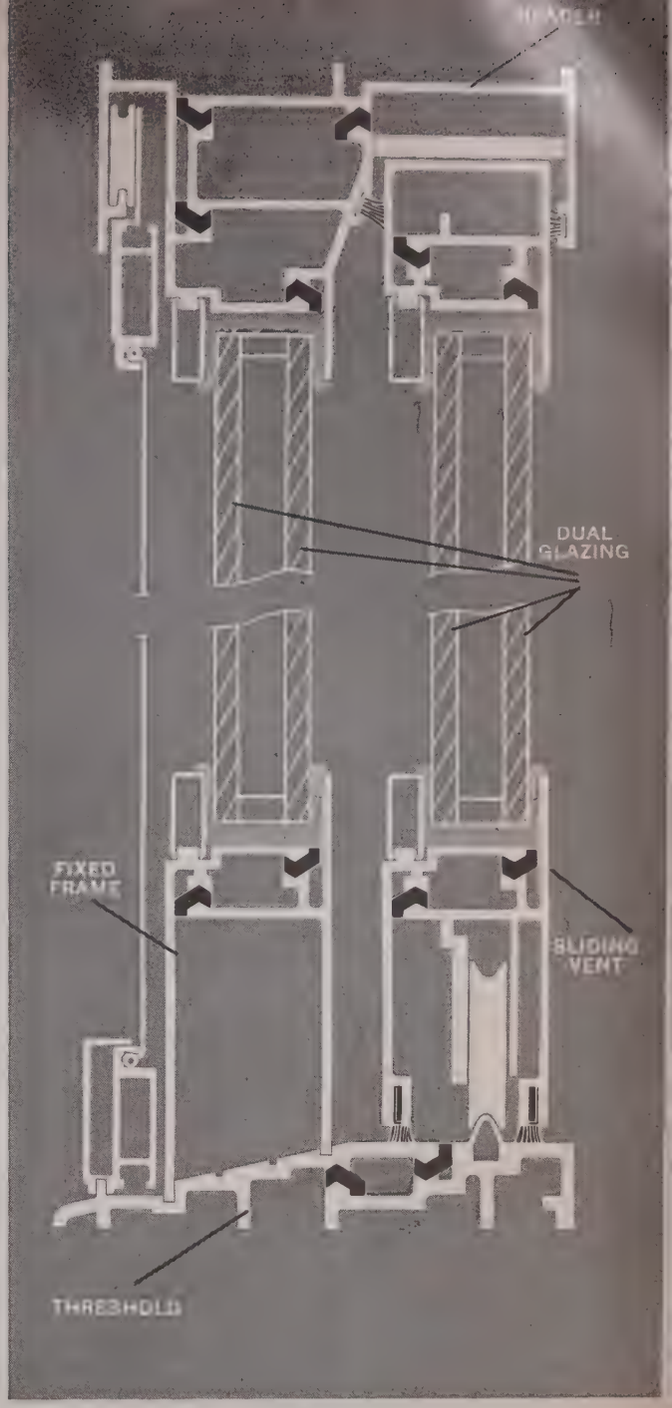


# veather!






**Secret of Ador Insulated Thermo Door** is shown by this exploded view of threshold and sliding unit bottom rail. Black areas are non-metallic strips of insulation. They effectively seal interior metal surfaces from the outside. This restricts heat flow, overcomes condensation. Note also double weatherstripping, inside and out.




**Schematic of new Ador Insulated Thermo Door** Features extremely heavy-duty extrusions, 1¾" o.d. hard brass sheaves with stainless steel bearings, alumilite finish, stainless steel track, custom hardware and many other advances.

## This is a completely new kind of sliding glass door

**IT'S NEW** because it's designed exclusively for use with 1-inch dual glazing. It extends the practical use of sliding glass doors to every climate, regardless of temperature or humidity conditions.

**IT'S NEW** because it's the first *insulated* sliding glass door. Each aluminum extrusion incorporates a non-metallic insulation barrier. Thus, each extrusion is actually *insulated, inside from outside.* Heat flow is reduced to an absolute minimum. This overcomes the problem of condensation on interior metal surfaces.

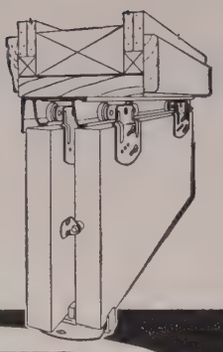
**IT'S NEW** because it has the most effective weatherstripping ever devised for a sliding glass door. It's *double* weatherstripped, inside and out. It utilizes a special, silicone-treated, extra-long, hi-pile mohair weatherstripping.

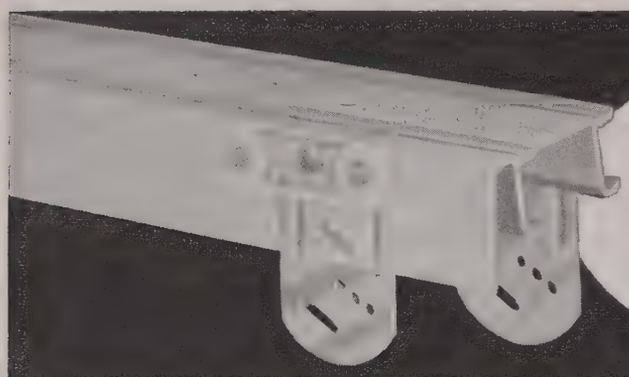
These are but a few of the many advanced features of the new Ador *insulated* Thermo door. This is truly the first unit to apply the full benefits of dual glazing to sliding glass doors. Your inquiry is invited. Ador distributors and dealers have full information, or write factory direct: Ador Sales, Inc., Fullerton, California.

NEW *Ador* INSULATED *Thermo Door*

Sterling®

# QUICKER, EASIER
## and all ways better
# FOR ALL SLIDING DOORS





### 600 SERIES

*FIRST and only packaged sets with all these better features*

- Aluminum track with built-in fascia . . . etched and anodized. Fits standard head jamb. 1⅛" headroom. Doors can be hung after hangers are attached.
- Twin nylon wheels with *oiled-for-life* bronze bearings.
- Steel hangers with angle-slotted screw holes for easier plumbing of doors.
- Door stop limits sliding action of doors to prevent pinching fingers.
- Nylon and steel door guide installed easily with just two screws.

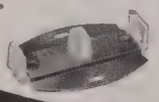


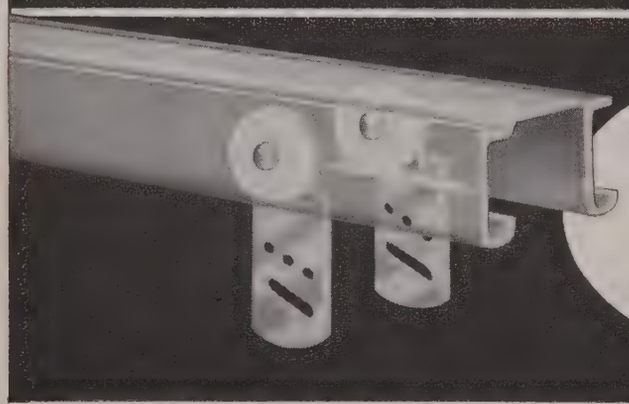


### 700 SERIES

*Similar to 600 Series except track does not have built-in fascia or anodized finish*

- Aluminum track . . . fits standard head jamb. 1½" headroom. Doors can be hung after hangers are attached.
- Twin or single 1" nylon wheels with *oiled-for-life* bronze bearings.
- Steel hangers with angle-slotted screw holes for easier plumbing of doors.
- Door stop limits sliding action of doors to prevent pinching fingers.
- Nylon and steel door guide installed easily with just two screws.





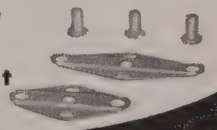
THRIFTEE PAK®

### NEW! "THRIFTEE PAK" SET

*FIRST and only set for BOTH 3/4" or 1-3/8" doors with all these features*

- Aluminum track, 1⅜" headroom. Doors can be hung with hangers attached.
- Big 1" nylon wheels. One piece, husky steel hangers with slotted screw hole for easier plumbing of doors.
- Nylon and steel door guide uses two screws.

**low as $5.50 list**

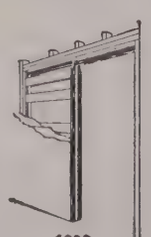


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**1200** *Pocket Door T-Frame*



**883** *Pocket Door Pull*

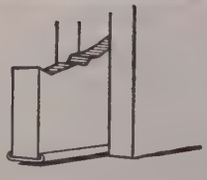


**863 - 865 - 867** *Surface Mounted Door Pulls*

**885** *Door Cushion*



**878** *Guide Strip*



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continued from p. 55

individual lots in established neighborhoods continue in short and expensive supply but there are enough lots in most outlying areas. Subdivision lots sell for $2,500 to $3,500 for 65 to 85 ft. frontage. The Milwaukeean is still looking for a conservative house. Houses with contemporary styling are not moving well. Residential starts were down slightly from the 1955 total.

**Houston:** Starts dropped from 17,000 in 1955 to 14,000 last year. Now, D. D. Hutchison, 1957 president of the local home builders, foresees another 14,000 starts this year if VA raises its interest rate. Unsold new homes in Houston have dropped from 3,000 to 1,500, says Hutchison.

**Kansas City:** Starts in 1956 dipped to around 8,000 from an 11,500 figure in '55. Jack L. Bear, president of the local home builders, predicts about 8,000 again this year. There is a continuing demand for larger houses and most local builders see their future in lower-volume, higher-priced dwellings. The Kansas City Plan Commission forecasts a 332,000 population gain for the city over the next 15 years.

# Rent control held illegal in two more state supreme courts

Courts are continuing to invalidate rent controls—probably the only way to end them where they persist.

Decisions in the supreme courts of Pennsylvania and Connecticut have ended controls in Philadelphia and Hartford.

This leaves only 139 communities in the nation with rent control—102 in New York, 35 in New Jersey and two in Connecticut—all by local option.

The Pennsylvania Supreme Court unanimously denied Philadelphia's petition for reargument of a case challenging the rent control ordinance. Earlier, the court had ruled rent control is an unconstitutional use of police power and "regulation run wild" in the absence of a true housing shortage. (Oct. '56, News.) The city's own figures proved to the court's satisfaction that there is no emergency. The city reported an October vacancy rate of 3.4% *vs.* 1.4% in September, 1953.

Philadelphia housing officials had already started work on a voluntary rent control program in anticipation of the court's final decision. But the program seems to have little chance of success. Of 50 representatives of property owners attending a meeting on the proposal, only one endorsed it.

City housing officials concede that decontrol is not likely to bring higher rents in the central slums where the vacancy rate is 6.3%. Nor do they expect to see any increase in rents for units already renting for $30 a room or more—mostly because these are newer units and have never been controlled. But they do fear a general upswing in rents in middle-income apartments, outside the central area, where the vacancy rate is only 0.9%.

**Does the Pennsylvania decision cast a shadow of illegality over New York's rent control law?**

The New York Temporary Housing and Rent Commission says no. Explains the commission counsel, Nathan Heller: "The Pennsylvania court had facts to show that the vacancy ratio in Philadelphia was no greater before rent control than it is now. Thus the court ruled there is no emergency to justify rent control. In New York cities still under control, the legislature has found that an emergency exists and has so decreed. Vacancy ratios are 1% or less compared to 7% or more before rent control."

Gov. Averell Harriman has asked the New York legislature to extend the rent control law two years beyond its June 30 expiration. A fight is expected from upstate Republican legislators who want gradual decontrol.

The court decision killing rent controls in Hartford was not so clear cut as in Pennsylvania. The state Supreme Court of Errors invalidated Hartford's rent control ordinance after finding it was in conflict with state law in prohibiting summary process to evict a tenant whose right of possession had ceased. The suit against the ordinance was brought by 15 landlords after Hartford and two other communities (Stamford and New Britain) continued controls by ordinance when state regulations expired April 1, 1956.

Hartford officials decided not to try a revised ordinance. Instead, they formed fair rent advisory committees in three parts of the city to use "moral persuasion" to forestall big rent increases. Despite committee efforts, rents in many units shot up 30 to 50% the first week of decontrol.

The Hartford decision has not discouraged Stamford and New Britain from enforcing their control ordinances. But a spokesman for NAREB says he doubts whether either ordinance is enforceable now.

## Boston rents rise 12.5% since end of rent control

Have landlords been guilty of rent gouging in Boston since the end of Massachusetts rent controls Dec. 31, 1955?

Members of the state legislature say they have. They even asked Gov. Christian Herter to use emergency powers to curb rent increases last fall. Herter refused.

Undaunted, the legislators set up a commission under Sen. Philip G. Bowker. The commission retained Boston University Prof. John P. Alevizos to make a detailed study. Results:

In the first year after decontrol, rents rose 9.2% in the state but more in a few cities (12.5% in Boston, 15.3% in Lowell). Distribution of rent increases for the state by size of buildings showed:

| % Increase | Building of 5 or more units | Building of 2 to 4 units | All units |
|---|---|---|---|
| No increase | 34.1 | 43.0 | 40.8 |
| 0.1 to 9.9 | 15.9 | 16.2 | 16.1 |
| 10 to 19.9 | 23.7 | 17.8 | 19.3 |
| 20 to 29.9 | 14.5 | 12.1 | 12.7 |
| 30 to 39.9 | 6.6 | 5.7 | 5.9 |
| 40 to 49.9 | 2.9 | 3.2 | 3.1 |
| 50 and over | 2.3 | 2.0 | 2.1 |
| | 100.0 | 100.0 | 100.0 |

The state findings do not dovetail with the rent index increase reported by the Bureau of Labor Statistics. BLS reports that the Boston metropolitan area showed a 3.6% increase from Jan. 15, 1956 to Oct. 15, 1956—which covers the first nine and a half months after decontrol except for the first two weeks of January. Extending the period to July 15, 1955—the last previous BLS check—the total rent increase for 15 months was 7.9%.

The Massachusetts increases even as reported by Prof. Alevizos are not out of line substantially with increases reported in other major cities during the first year of decontrolled rents. Example:

| | | | |
|---|---|---|---|
| Los Angeles | 6.9% | Chicago | 7.4% |
| St. Louis | 14.3% | Atlanta | 6.4% |
| Detroit | 13.5% | | |

Reni



BUILDERS MEET MANUFACTURERS TO DISCUSS BUILDERS' BUYING HABITS

# Builders, manufacturers plan closer relations after eye-opening session

Home builders and manufacturers met around a table in Washington's National Housing Center Jan. 10 and for two days found out how little each knew of the other's business.

Original idea of the session was to explain a builder's buying habits to the 27 manufacturers. The session developed into a discussion of how builder and manufacturer can cooperate to sell more houses.

The one concrete result: both groups agreed there had been a woeful lack of communication between them. They promised to meet again within six months.

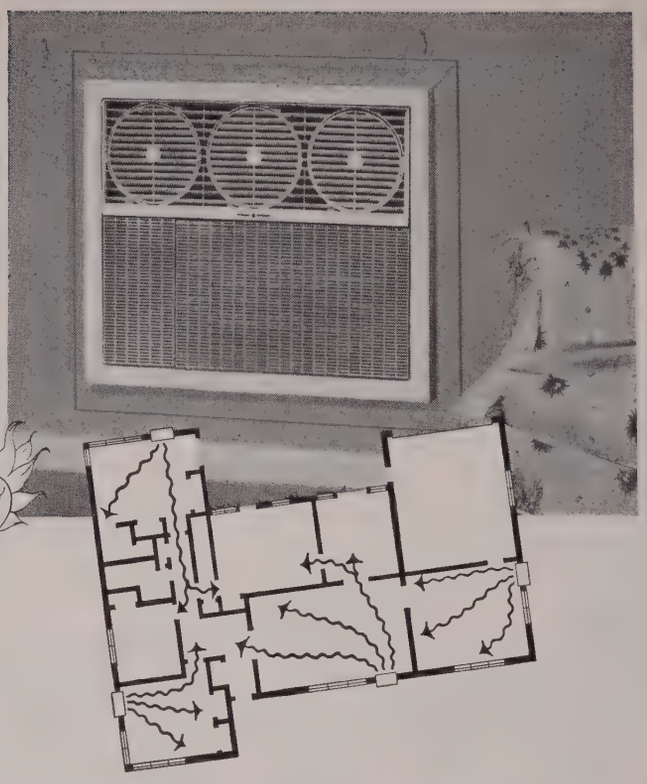
During the exchange of comments, moderated by Housing Consultant Dave Slipher, these facts came out:

- Manufacturers didn't understand lead time, were surprised to learn that builders of 100 houses a year or more work a year ahead on product planning. They didn't realize either that even the smallest builder must know what he's going to put into a house before he submits plans to FHA or VA.

Most of the builders agreed that they decide generally what type and amount of materials they need when they buy the land. For that is the time they determine lot sizes and the price range of their homes. Added Builder

continued on p. 63





**George B. Rice,** contractor, easily installed four General Electric "Built-In" *Thinline* Air Conditioners during construction of this new house at 2105 New Market Drive, Louisville, Kentucky.

# Only four General Electric Thinlines automatically air condition 7-room house

**"Our client** wanted built-in, low-cost, high-capacity air conditioning in this new seven-room house," says George B. Rice, Louisville, Kentucky contractor. "That's why we chose four new General Electric *Thinline* Air Conditioners.

"We built a 1 hp. unit into the living room, a ¾ hp. unit in the den, a ¾ hp. unit in the master bedroom, and a ½ hp. unit in the children's bedroom. With just the four of them, the whole house stays cool and comfortable."

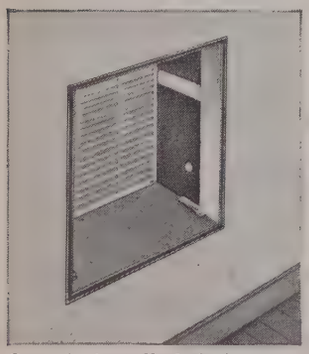
The owner of a General Electric *Thinline* doesn't have to pay for cooling he can't use. Each unit has an automatic thermostat. As the sun moves around the house, the unneeded units turn off and those in the warm rooms go on.

Installed through the wall, there's little overhang inside or out. The new "Built-In" model is easy and quick to put in. Ask your General Electric dealer for complete details. General Electric Company, Room Air Conditioner Dept., Louisville 1, Kentucky.

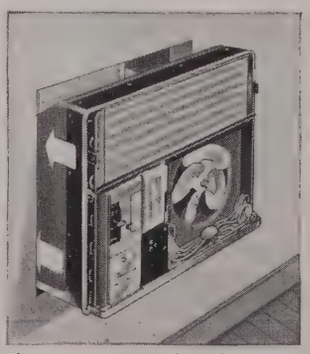
*Progress Is Our Most Important Product*

GENERAL ELECTRIC

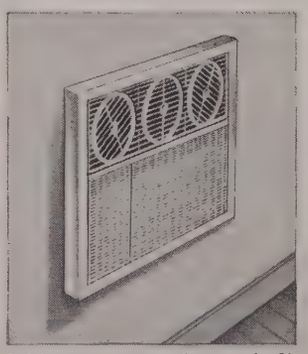
## It's simple to install the new General Electric Thinline "Built-In" model



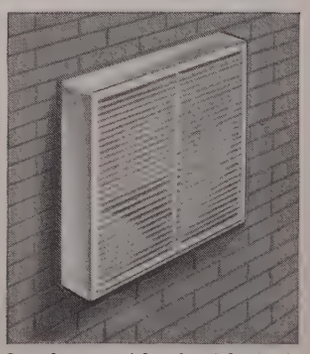
**Case is installed** during construction—mounts in any kind of wall. Panel protects until building is completed.



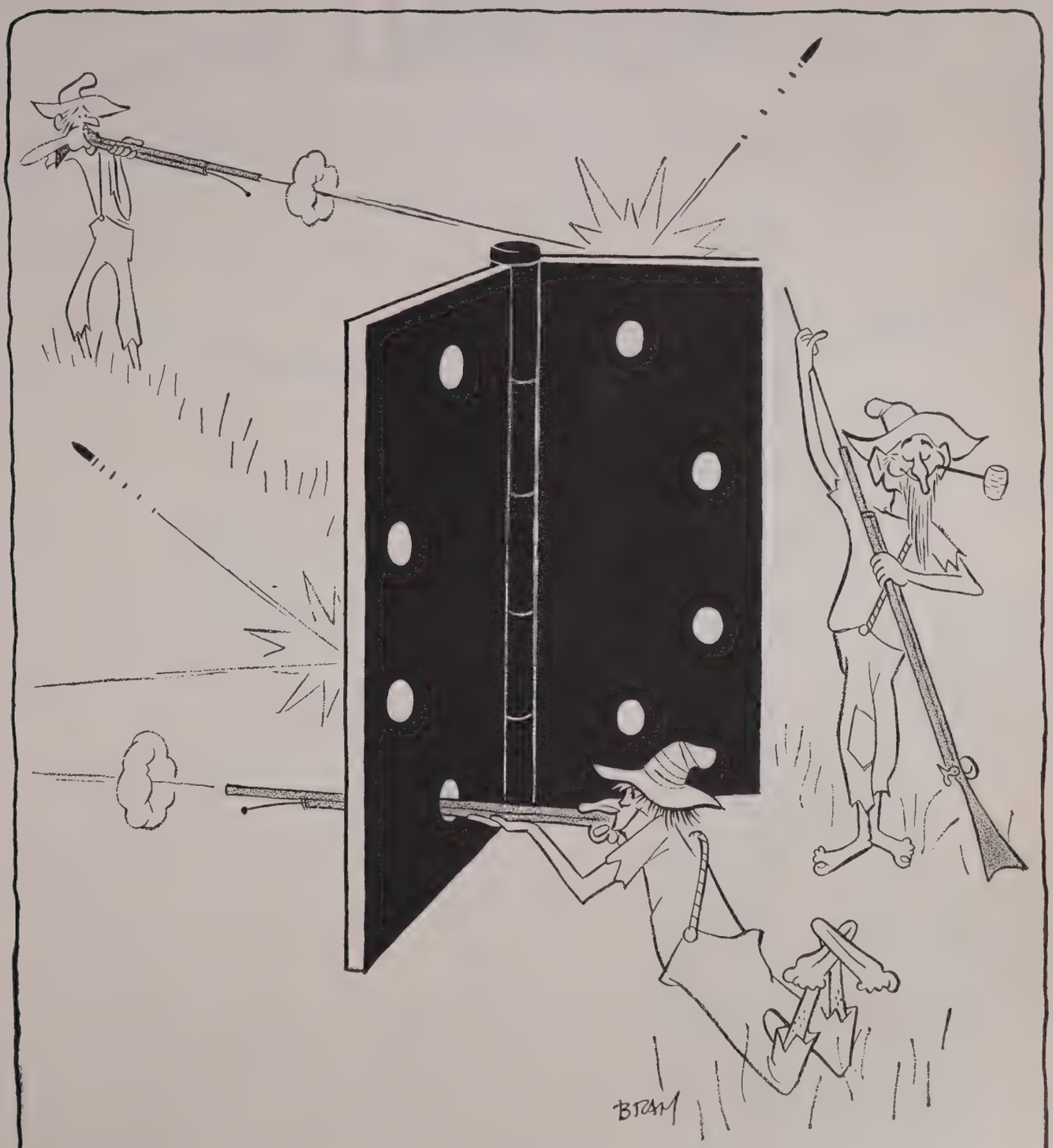
***Thinline* chassis** slides into case later. Six screws hold it in place—give you a quick and weather-tight installation.



**Add appearance front,** air filter grilles. Then plug in. Grille can be painted with 6 spray-on colors to blend with any décor.



**On the outside** the *Thinline's* aluminum grille will look smart for years. It's easy to paint it to match exterior.



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## THE ORIGINAL GYPSUM WALLBOARD

★ **first** with glass fibers

★ **second to none** because of them!

**BESTWALL GYPSUM WALLBOARD**

**FIRESTOP BESTWALL GYPSUM WALLBOARD**

Consider gypsum wallboards from any angle—fire resistance, structural strength, ease and economy of application, reputation and acceptance in the industry—and Bestwall gypsum wallboards rate the highest approval. Here is quality that helps architects meet minimum code requirements, that makes construction move smoothly and economically for builders, that means volume sales and steady profits for dealers.

The secret of Bestwall quality lies in the *core* of the boards. Strong, resilient, incombustible textile glass filaments of *Fiberglas** are blended there by an exclusive Bestwall process which gives the boards better nailing properties and greater resistance to cracks and breakage during shipment, handling, application and service.

Where building code requirements for extra fire resistance must be met, Firestop Bestwall Gypsum Wallboard is the answer. Its thermostabilized gypsum core—combining glass fibers with unexpanded vermiculite in a special compounding—provides up to 1-hour fire-rated drywall construction with 1-layer application.

Both Firestop Bestwall and regular Bestwall Gypsum Wallboard come in large, labor-saving panels (maximum stock size—48 sq. ft.) They can be arched or curved—are easily scored and snapped or sawed. Bestwall gypsum wallboards are also available with Insulating Foil-Back and in predecorated Grain Board panels.

Get full details from your nearest supplier—or write direct to us.

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FIREPROOF GYPSUM BESTWALL® BUILDING PRODUCTS

Manufactured by Bestwall Gypsum Company—sold through

**BESTWALL CERTAIN-TEED SALES CORPORATION**

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SALES OFFICES:

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| ATLANTA, GA. | DALLAS, TEXAS | JACKSON, MISS. | WILMINGTON, DEL. |
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| CHICAGO HTS., ILL. | DETROIT, MICH. | MINNEAPOLIS, MINN. | SALT LAKE CITY, UTAH |
| CLEVELAND, OHIO | EAST ST. LOUIS, ILL. | NIAGARA FALLS, N.Y. | TACOMA, WASH. |

*continued from p. 59*

## '. . . the builder is the most expensive man we call on; he won't talk to us when we send a man around . . .'

Harold Sarshik of Haddonfield, N.J.: "It might be two years between the time the land is bought and building actually starts."

The manufacturers were sympathetic to the planning problem. Said Robert W. Lear, general marketing manager of American Radiator & Standard: "Manufacturers have to plan a year ahead just as a builder does. We must anticipate your plans. So really the problem is to let each other know in advance."

• Builders said they don't read the manufacturers direct mail advertising. They do read trade magazines thoroughly including ads. They complained though that more advertising should tell them how to use the advertised product, not be just institutional in nature.

• The man who makes the decisions on what products go into a house is usually the builder, himself—not a subordinate or a subcontractor. Builders go to local dealers only to inspect products, do most of their buying from the factory—if possible.

Nearly half of the 17 builders at the meeting said they had had purchasing agents at one time but as Larry Winn Jr. of Oakland Park, Kan. remarked: "He is the first guy we fire when things get tough and things are tough now." Another builder added: "Purchasing agents are too easily bought."

Builder Richard D. Hudson of Montclair, N.J. complained though that he occasionally gets an idea from an advertisement but finds it difficult to get details of how much the product cost and how he can use it. "Plumbing equipment manufacturers exemplify this problem," he said. "They sell through distributors who won't talk to builders. They just say 'Ask your plumber.' "

• Builders complained that they seldom see the manufacturers' salesmen and when they do the man is often ill-informed on the product he's trying to sell.

Builder Jack Sargent of Topeka, Kan. noted that of the 27 manufacturers at the meeting only five had ever sent salesmen to him. Four made sales.

But E. W. Smith of Owens-Corning Glass retorted: "The builder is the most expensive man we have to call on. If we catch him in his office, he is usually just dropping by to pick up some blueprints. But if we catch him on the job, he is too pressed for time. He won't talk to us when we send a man around, then suddenly he wants a big order filled."

• Builders said they thought they could use more point of sale merchandising aids from manufacturers—brochures in particular. Replied the manufacturers—the material is available, often given to builders, seldom distributed to prospective home buyers.

Marcus Bogue Jr., Denver builder, disagreed with his fellows, suggested that manufacturers skip the selling aids and use the money to set up good subcontractors and dealers. "They ought to be able to tell us what models are going to be discontinued and give us information about proper use."

This complaint supported one made early in the meeting by ex-NAHB President Tom Coogan who said: "Manufacturers tend to regard builders as guinea pigs." He said one sold him a bathtub of new design that proved a flop. The tub was replaced but it cost Coogan $320 to tear out and replace the ceramic tile in the bathroom.

## URBAN RENEWAL:

### Fixup drives, OHI praised by President Eisenhower

President Eisenhower has given Operation Home Improvement a pat on the back.

OHI will open its second (and presumably final) year Feb. 1 and 2 with a "National Home Improvement Congress" in Tucson.

The President sent this telegram to HHF-Administrator Albert M. Cole:

"Congratulations to the building and lending industries of the nation for the splendid job they have done in making 1956 such a successful home improvement year. I am sure 1957 will see continued progress in this important area of our economy.

"The modernization of our peoples' dwelling places has the wholehearted support of federal, state and local governments. These, working with homeowners in cooperation with private industry, will make 1957 a banner year for Operation Home Improvement."

Cole, in adding his congratulations, noted: "The strength of the OHI campaign depends in large measure on directed and disciplined enthusiasm and cooperation generated at the grass roots; therefore I share your hope that many more communities can be encouraged to participate."

### New York acts to ban tenement overcrowding

New teeth have been put into a New York City law against tenement overcrowding.

The law, which other cities fighting slums might profitably copy, makes it illegal for a landlord to allow more than the permitted number of persons to occupy his dwellings.

To give the landlord a method for complying, he can require his tenants to fill out an affidavit naming all persons living there.

The law, which went into effect Jan. 1, sets these limits for new-law tenements (i.e. built since 1901):

Two adults may occupy a room at least 120 sq. ft.; two more are permitted in a second chamber of 70 sq. ft. and at least 800 cu. ft.; kitchens do not count. Children from 12 up count as adults.

The code gives the owner the right of inspection and imposes on him the responsibility for policing excessive occupancy.

### House remodeling up 14% in third quarter of '56

Loans for house remodeling remained on the rise in the third quarter of 1956.

Figures compiled by *The American Banker*, New York daily trade newspaper, in a survey of 100 leading banks, showed a 14% rise over the same quarter last year.

But the third quarter was down a fraction of 1% from the second quarter.

In the first nine months of 1956, home improvement loan volume was up 16% over the comparable months in 1955.

Based on 100 as the base figure for the first quarter in 1955, here are the figures:

| 1955 (Quarters) | | | | 1956 (Quarters) | | | |
|---|---|---|---|---|---|---|---|
| *1st* | *2nd* | *3rd* | *4th* | *1st* | *2nd* | *3rd* | *4th* |
| 100 | 146 | 149 | 142 | 117 | 171 | 170 | . . . |

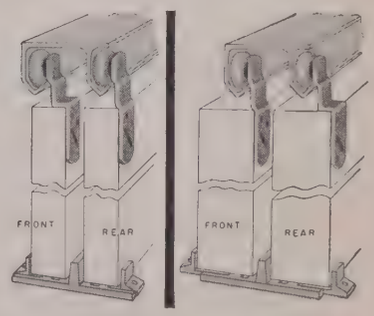
*NEWS continued on p. 66*





**NEW—McKinney Budget Priced Sliding Door Hardware**

This new line by McKinney is low in initial cost, economical to install, and assures years of efficient service. For doors weighing less than 50 pounds with 4′, 5′, 6′ or 8′ openings. Single piece reversible hangers fit doors ¾″ and 1⅜″ thick. Built-in vertical adjustment.




In complete sets including nylon rollers, choice of Aluminum (Set #1080) or Zinc plated Steel track (Set #1180), two pairs of heavy gauge hangers and adjustable nylon floor guide. Backed by McKinney's 90-year reputation. Write for illustrated literature.

For added quality—McKinney Sliding Door Hardware with adjustable hangers. Fits *all* doors ¾″ to 1⅜″ thick. *Vertical* and *horizontal* adjustment. In complete sets with choice of track.



McKINNEY
SINCE 1865
MANUFACTURING COMPANY
1715 Liverpool Street • Pittsburgh 33, Pa.
In Canada – McKinney-Skillcraft Ltd., St. Catharines, Ontario

# NEW WIND

## RUBEROID LOK-TABS NOW

## HURRICANES,



# WARRANTY

## CERTIFIED AGAINST BLOW-OFFS FROM

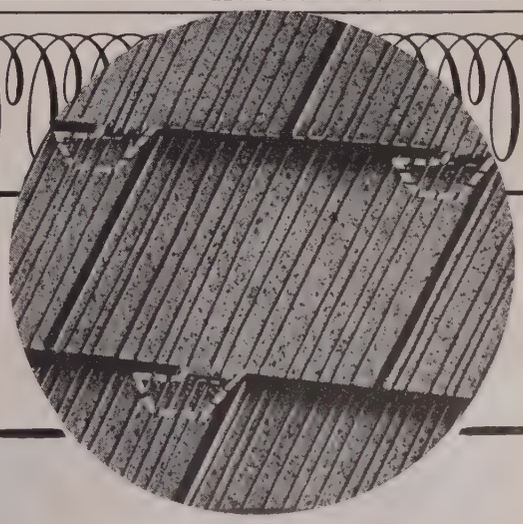
# CYCLONES, TORNADOS

## NEVER BEFORE A ROOFING SALES FEATURE LIKE THIS!

Now Ruberoid will back properly applied Lok-Tab asphalt shingles with a *written warranty* against wind damage! No other asphalt roof shingle gives you this powerful selling feature!

Remember too that Lok-Tabs are easier and more economical to apply: fewer shingles per square, self-aligning, fewer nails. With Ruberoid Lok-Tabs, you cut application costs and, at the same time, make the roof a big selling feature of any house.

See your Ruberoid dealer today. Learn the details of this new feature on the fastest selling roof shingle in the industry.



## *HERE'S HOW THEY LOCK!*

The secret of Lok-Tabs is these two hidden tabs that interlock with the shingle below to hold the butt down securely. Thousands of Lok-Tab roofs were storm-tested safely in the hurricanes of '54 and '55. Lok-Tab's performance—now backed by Ruberoid's written Wind Warranty—is the most powerful selling story in asphalt roofing today!

RUBEROID LOK-TABS
(Pat. No. 2,659,322)

**RUBEROID**

**ASPHALT AND ASBESTOS BUILDING MATERIALS**



Photos: Blair Stapp

**Negro and white** children play together in California interracial subdivision backed by United Automobile Workers Union. The homes were sold for nothing down when there were virtually no other no-down houses in the area.

# Interracial tract (on no-down terms) turns out 90% white

A new tract near San Francisco may shatter some prevailing opinions about interracial housing. It has:

- Sold 90% of its homes to white buyers without establishing a racial quota system.
- Sold all the 169 houses built to date.
- Won enthusiastic approval from both white and negro families who bought the homes.

*Most of these firsts in open-occupancy development history are easily explained: all the homes so far have been offered with no down payment.*

The development, Sunnyhills, near Milpitas on the southeast shore of San Francisco Bay, is the brainchild of the United Automobile Workers Union (CIO). It has overcome an imposing array of stumbling blocks and is now on its way to a projected 1,500 homes, plus a union recreation center and a 30-acre shopping district.

Of the first 169 homes on 47 acres, 146 are occupied by white families.

### *Three years in the making*

The UAW began working on the project (then known as Rancho Agua Caliente) more than three years ago when the Ford Motor Co. announced plans to shift its northern California assembly plant from Richmond to Milpitas, a distance of 60 mi.

Arnold Callan, northern California director of the UAW, went to work on the project when a survey of the Milpitas area showed a lack of homes available for negro occupancy. At the time, Callan estimated 400 of the 3,000 men being shifted to Milpitas would be negroes.

He sent out a questionnaire to white members of the union and found 300 willing to buy moderately-priced homes in an open-occupancy tract, were such a tract available.

The problems to be overcome were multiple:

**1.** No land could be found. A prolonged search by the union failed to turn up any land for the project. FHA, which has enthusiastically supported the project from the start, finally found the first 55 acres of land.

**2.** No local financing could be found. Bill Oliver, international co-director of the union's Fair Practices and Anti-Discrimination Department, and Phil Buskirk of the American Friends Service Committee, flew to New York City and persuaded Metropolitan Life Insurance Co. to take the mortgages on the same basis as other loans in the area.

**3.** The union had serious troubles finding a builder. At least three builders were involved in the project at one time or another and withdrew because of red tape problems. The builder who finally put up the 169 homes is Ray O'Flyng, a Lafayette, Calif. subdivider. O'Flyng is preparing to cash out of the development. Negotiations are underway with other builders to complete it.

**4.** Municipal problems beset the project. Local governmental bodies threw a monkey wrench by sharply raising costs and requirements for sanitation and water facilities. These were adjudicated over long months of bargaining.

Arnold Callan has an easy explanation for the project's initial success: "It's the best housing deal in the whole area. The same houses we're selling in Sunnyhills go for $2,000 more only 25 miles away. All the homes sold thus far have gone for no-down payment. New regulations will make it impossible for us to do this any more. Our homes are outside the historic flood area in Santa Clara County. We have good drainage.

"And the union center, which will go into construction in March [at a cost of $500,000] is proving attractive. It will include a recreation center, child care center, medical center plus shopping district."

### *Development enhanced*

The future of Sunnyhills has been enhanced by the decision of two other major companies besides Ford to place large assembly plants near Milpitas. Lockheed will have a plant with 3,000 workers. General Motors, which is constructing an assembly plant, will employ 5,000 persons.

Bill Nelson, manager of the Santa Clara Contractors & Home Builders Assn., contends the success of Sunnyhills "is yet to be proven." Says Nelson:

"This has been a push-pull, stop-go type

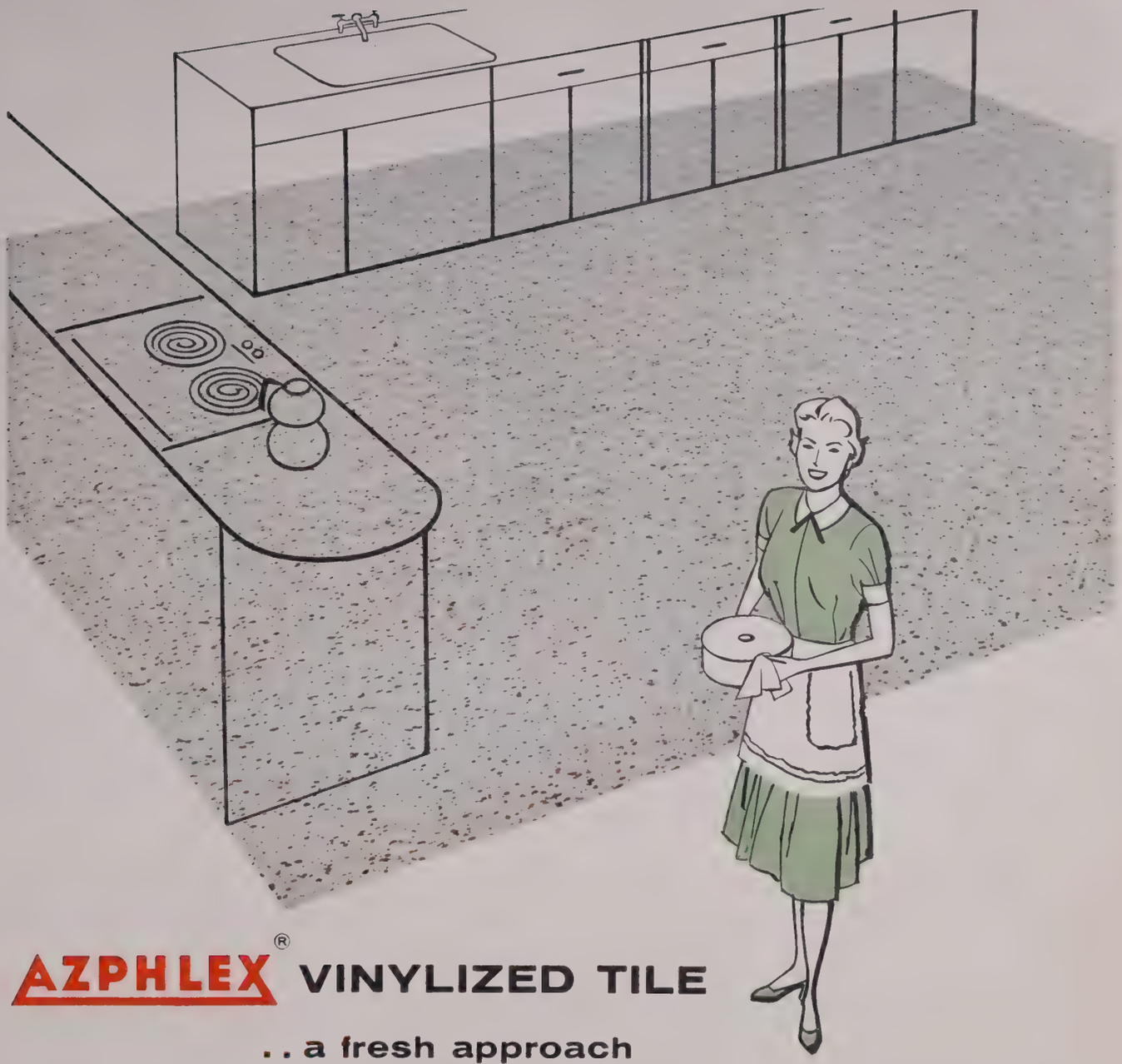
*continued on p. 71*



**Expensive home** in Sunnyhills tract was designed by Architects Wuster, Benardi & Emmons. It has three bedrooms, two baths, 1,400 sq. ft., costs $16,000. Only four were built.



**Typical home** in Milpitas, Calif., interracial tract has proved big hit. Designed by Architect David Archibald Wright, it covers 1,180 sq. ft. has three bedrooms and two baths and costs from $11,750 to $12,500.



# AZPHLEX® VINYLIZED TILE

## . . a fresh approach to kitchen floors

As modern in color and style as today's automobile, Azphlex Terrazzo Tones have unique color chip mottling . . in twelve fashion-right color combinations to add distinctive beauty to any modern kitchen.

But this remarkable new tile has more than just beauty. *Vinylizing* gives it extra resistance to grease, oil and common household products . . gives an extra smooth surface that makes cleaning the quick job today's housewife wants. Azphlex Vinylized Terrazzo Tones gives much, much more than asphalt tile . . cost just slightly more. Write today for complete information and color chart . . let Azphlex help you sell the houses you build.

*Pattern shown: Tinsel*

AZROCK FLOORING PRODUCTS

**AZROCK PRODUCTS DIVISION • UVALDE ROCK ASPHALT CO.**

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*Makers of* Vina-Lux • Azrock • Duraco • Azphlex



# COMPACT • CONVENIENT •

# Hotpoint Customline

Women lose their hearts to this handsome, modern combination of the very finest pushbutton appliances and colored cabinets—under *one* gleaming stainless steel countertop.

In modern styling—in compact work-saving efficiency—in superb performance—nothing equals the sales appeal of a 1957 Hotpoint Modular Kitchen!

Compact and efficient, Hotpoint Modular Kitchens are designed for fast, low-cost installation without tricky hook-ups. They save floor space—"enlarge" your kitchen—and give you greater freedom in kitchen planning! They're the dramatic, economical solution to a small kitchen—the glamor highlight of a big luxury kitchen!

Capitalize on the most modern advances in the appliance industry—be the first builder in your community to offer Hotpoint Modular Kitchens—they'll be the talk of the town!

**9 FEET OF GLEAMING PUSHBUTTON LUXURY—**

*In one unit—a complete meal preparation and clean-up center*

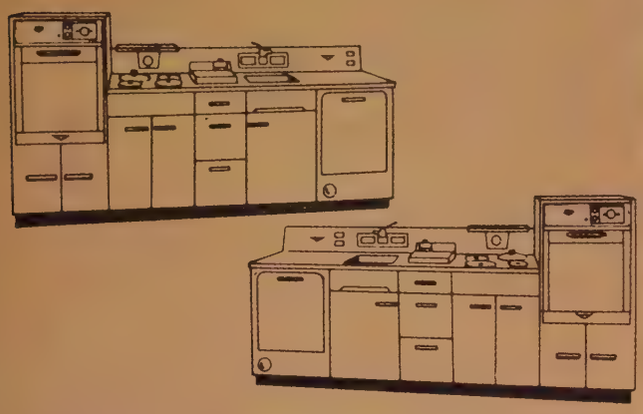
- **Automatic Super Oven with Rota-Grill Rotisserie.**
- **4 Calrod® Surface Cooking Units, including raisable automatic unit under deep-well cooker.**
- **Automatically-controlled Plug-In Griddle.**
- **De luxe pushbutton Dishwasher.**
- **Disposall® Food Waste Disposer (optional).**
- **One-piece, stainless-steel countertop and sink with Wonderflo single-control faucet.**
- **Pushbutton controls and appliance outlets.**
- **Roomy storage cabinets and drawers.**

## look to Hotpoint for the finest...first!

RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • DISHWASHERS • DISPOSALLS® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • CUSTOMLINE • TELEVISION

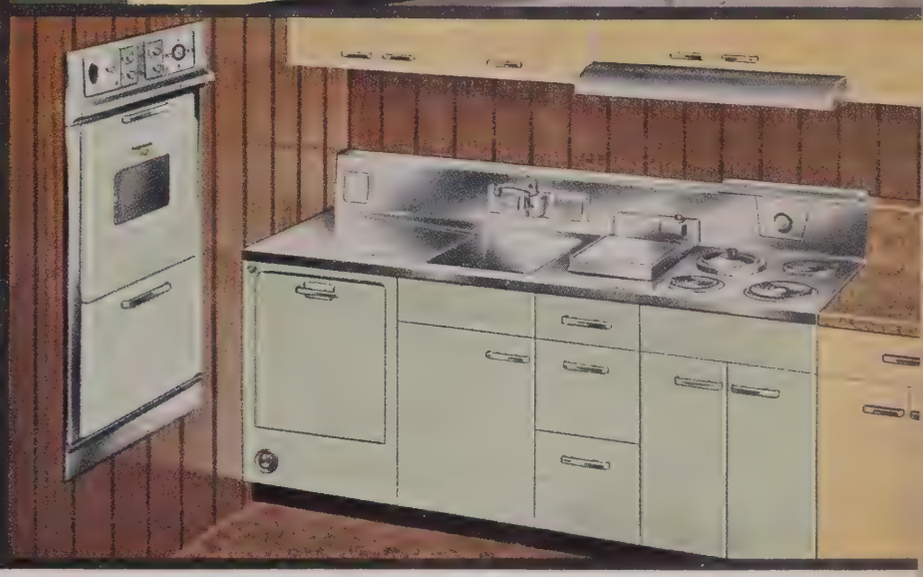
**HOTPOINT CO.** *(A Division of General Electric Company)* ***5600 Taylor Street, Chicago 44, Illinois***

- **At left—9 ft. model with high oven.**
- **At upper right—7 ft. model with under-counter oven.**
- **At lower right—7 ft. model with separate wall oven.**



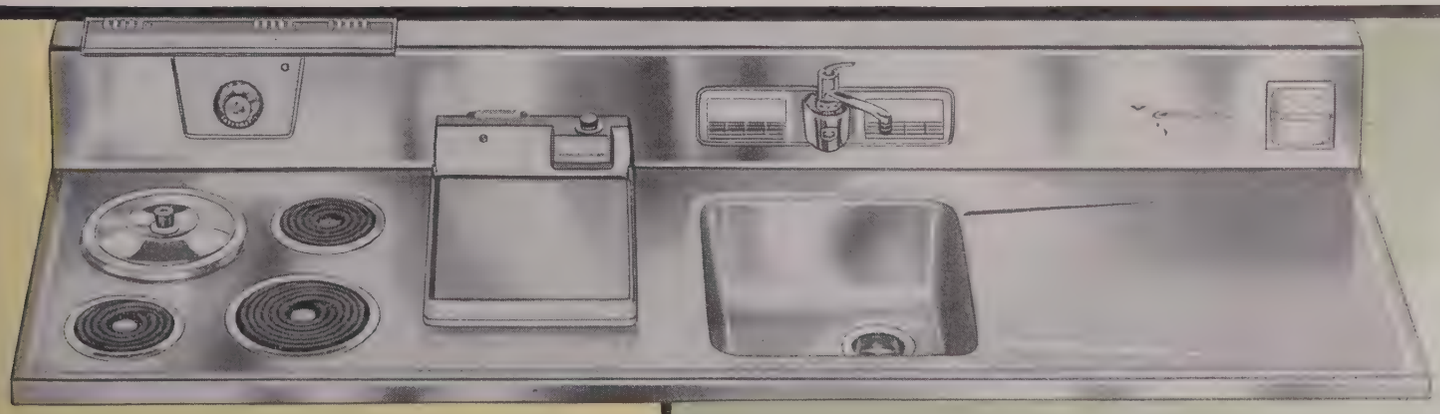
The 3 basic units pictured here are available with cooking center at left or right end of unit *at no extra cost*—enabling you to reverse floor plans and offer a limitless variety of kitchen layouts.





**COLORTONES**

# DISTINCTIVELY DIFFERENT modular kitchens



**ONE-PIECE STAINLESS STEEL TOP AND SINK AVAILABLE SEPARATELY**

You can also offer the gleaming beauty, the lifetime durability, the work-saving convenience of Hotpoint's Modular Tops with natural wood cabinets of your choice. Available with cooking center at right or left at no extra cost. Hotpoint Modular Tops can be combined with any Hotpoint wall oven, dishwasher, and refrigerator.



Investigate the

# 4 BIG REASONS for

Yorktowne Kitchens' Builder Popularity

## 1/ *the beauty of hand-rubbed birch* 2/ *unlimited flexibility* 3/ *realistic prices* 4/ *on-the-spot availability*

When it comes to beauty in today's home kitchens, home owners and builders agree there's nothing to surpass lovely hand-rubbed birch.

And when we combine this appearance appeal with highly skilled craftsmanship and provide 175 different stock models . . . then you have the answers to why more and more builders are turning to Yorktowne Kitchens . . . for every price and type of home.

Yorktowne Kitchens are available from distributor warehouses located all across the country. There's one near you to assure quick delivery on rush orders and to keep down transportation costs.

Nationally advertised to your prospects so that you can tie-in Yorktowne's national advertising with your selling plans.

See how Yorktowne Kitchens provide custom-built quality at run-of-the-mill prices. The coupon brings you full details. MAIL IT NOW!

**Yorktowne KITCHENS**

*A Quality Product of*

**COLONIAL PRODUCTS COMPANY**

DALLASTOWN 1, PENNSYLVANIA

*Inquiries from distributors and retail dealers invited*

Colonial Products Co.
Dallastown 1, Pennsylvania

Please send me new illustrated literature describing the full line of Yorktowne Kitchens.

Name_____

Company_____

Street_____

City_____ Zone____ State_____

# White resident of interracial tract: 'I like it here. I don't plan to move.'

*continued from p. 66*

of thing. The people who were trying to promote it meant well and worked hard. I'll give them credit for that. But they did not know building. They did not know anything about on-site development or even land costs.

"It's the old story of getting into another man's business. But I give them credit. They worked like dogs."

The Sunnyhills experience is unduplicated in open occupancy housing history.

Only a project in Madison, Wis., has shown anywhere near this high a percentage of white occupancy and this was attributed to an almost complete lack of negro population in the area.

Philadelphia Builder Morris Milgram (H&H, Apr. '55), one of the leaders in the open-occupancy field, found it necessary to invoke quotas on both his completed project, (Concord Park) and his development under construction, (Green Belt Knoll).

### *What occupants say*

People in Sunnyhills interviewed by HOUSE & HOME seem to like it.

Says Air Force Sgt. Roy Hammond, white, who is stationed at a nearby base: "I just laid new carpets in my house, so you can see I have no plans to move anytime soon. There are three negro families on my block. Our children play together. There has never been any trouble, and in my opinion there never will be. I know one family that moved out because of the negroes, but I believe they are sorry now that they moved."

Says Mrs. Jack Walker, white: "People here are very friendly. Everyone considers everyone else as the same. Even people you don't know speak to you on the street."

Says Mrs. West Hankins, negro: "I've never lived before in a mixed community. We like it here. Even though we're the only colored in this section, people are very friendly."

What is the explanation for the uniquely high ratio of white families in the development? Says Arnold Hughes of Blue Ribbon Real Estate, which handled the sales for O'Flyng:

"The colored people seem to find it hard to meet the monthly payments, even when the down payment is little or nothing. Like all of us, they are heavily in debt. We don't want repossessions if we can help it, of course, and so we've been forced to turn many people down. Naturally there are times when we'll be accused of discrimination because of this. One man looked at a house, liked it and we looked at his finances. We had to say no.

"He was sore. He went back to the union and complained about discrimination. A committee came out to see me. I told them: 'Well, let's sit down together and see whether he can afford that house.' We did, and it wasn't long before they agreed."

Callan concurs with this reasoning. But he adds that many of the negroes went house hunting before Sunnyhills really got started. "We expect our ratio to grow more realistic, more in keeping with the one in the plant itself," he says.

The homes in the tract are priced from $10,700 to $16,400.

### *A design gets sidetracked*

In the higher-priced categories are four handsome designs by the architectural firm of Wurster, Bernardi & Emmons. These range from two-bedrooms, one-bathroom models to one with four bedrooms and two baths. These homes emphasize indoor-outdoor living.

Only four of them were built. Designed to sell for $12,500, they cost $16,000 when completed—too expensive for most of the prospective buyers. One reason: the plans did not take full advantage of possible mass construction economies.

The bulk of the homes are modifications of designs by Oakland Architect David Archibald White, who originally did the work for Lloyd R. Bradhoff, operator of Brad-Rick Homes of Oakland, at the time that firm was interested in Sunnyhills.

These are conventional in design and occupy from 900 to 1,200 sq. ft. The smaller models have no front porch while the large models have a long porch across the front.

Callan likes to point up the success of the project with this little story of irony.

"All along, the most urgent felt need for housing was to relieve Ford workers the burden of commuting 120 mi. a day from their former homes in Richmond to Milpitas. One of the most recent purchasers in Sunnyhills is a mechanic [white] who plans to commute to his job in Richmond. 'This is the best place for my family to live I have found in the whole Bay Area,' he says."

## CANADA:

## Tight money will cut starts by 40%, builders cry

Tight mortgage money was No. 1 topic at last month's annual convention of the Canadian National House Builders Assn. in Montreal.

A gloomy forecast of a 40 to 50% drop in NHA lending hung over the meeting. The prediction was based on a pre-convention poll of lenders. Few builders saw any reason to quarrel with it. Many asked where even the 50% was coming from.

What money there is will come from insurance companies, builders think. Canadian banks, which got into NHA lending in 1954, have rapidly filled their portfolios, and expect to have little or no money to lend. This can change only when amortization begins to mount some years hence, or if banks sell parts of their holdings to other investors.

There are two snags even here. Banks are so new to mortgage lending they find it hard to establish accurate discounts on mortgage paper, and there has been little interest from possible purchasers (approximately $25 million has changed hands out of a total $500 million invested).

"The government has shirked its responsibility," Toronto Economist George Bain told the builders. "The burden of anti-inflationary action is falling with unwarranted severity on housing, municipal financing and consumer credit."

In Ottawa, Public Works Minister Robert Winters remained blandly optimistic. Said he in Parliament, while the convention was still in progress: "Housing will continue at a generally healthy level."

Unconvinced, NHBA top brass planned to follow the convention with a trip to Ottawa to demand action on their brief submitted a month before (Jan. News).

New president of NHBA is young, energetic Calgary House Builder Lee Wade. Wade's election came only after stormy internal politicking during which there were threats of an east-west split in the national association. For the past four years, NHBA presidents have been Toronto men, and westerners and others have insisted this has given NHBA policies a Toronto bias.

## 2% capitalized insurance premium draws praise

Canada, which adopted a 2% capitalized mortgage insurance premium in 1954, is enthusiastic over how it is working out.

The dominion's mortgage insurance fund has grown to $20 million under the 2% capitalized setup and so far has faced only one claim.

"A better deal all around," says one of Canada's biggest lenders whose company also has considerable holdings of FHA mortgages in the US.

The Canadian experience provides strong support for the proposal that FHA should switch to the same system, instead of charging home buyers ½% monthly on declining balances (see p. 104).

The Canadian government says it has had satisfactory experience with the plan.

Only two properties have been foreclosed by approved lenders under the new Canadian National Housing Act. In one case, the lender decided to hold on to the property. In the other, a bank, a claim has been lodged against the fund.

Donald Chutter, general manager of the Canadian Construction Assn., says that capitalizing the premium into the loan at the outset "helps the initial financing."

The 2% plan is one of many 1954 changes in the Canadian law which Stewart Bates, president of the Central Mortgage & Housing Corp., says have produced better "investment quality of mortgage paper."

One feature of the three-year-old Canadian setup is still under scrutiny.

This is a $35 per unit application fee. It is supposed to cover processing loan applications and construction inspections.

The Canadian government says "we are finding [the fee] too low and it may be necessary to increase it."

The fee is not comparable to the $20 FHA charges for applications. In Canada, the $35 is treated as revenue by CMHC and the expenses incurred are borne by CHMC. The mortgage insurance fund of the Canadian government is not unaffected whether the processing and inspection brings a profit or loss.

## Canada's largest real estate firm goes broke

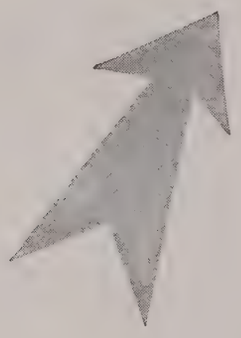
Tight money and a shrinking real estate market have resulted in the bankruptcy of Canada's largest real estate firm—Ridout Real Estate Ltd. of Toronto.

Ridout has done an $80 million a year volume, employed 500 persons in 27 offices throughout the dominion. Before the firm collapsed, it sold a large number of realty options in downtown London, Ontario, to Webb & Knapp, big New York real estate firm. Canadian sources forecast other realty firms might also fail.

*NEWS continued on p. 74*



# Which is the best way to design an air conditioned house?



There is no one best way to air condition all houses. Each style of architecture, for example, requires its own approach. Some of these are shown at the right. But there are other special problems, too, created by topography, the kind of construction, your own design ingenuity. That's why it's wise to discuss your plans with the man who knows air conditioning best— your Carrier dealer. Because he carries the widest selection of air conditioning equipment in town, his first interest is to recommend the type that serves you best. Carrier

It's time to call Carrier. You'll find your Carrier dealer's name in the Classified Directory. Carrier Corporation, Syracuse, New York.




**Are your homes ranch type?** This horizontal Winter Weathermaker* with Summer Weathermaker alongside uses no space within the house. It fits in the crawl space or attic, and supplies summer cooling and winter heating through the same ductwork. Gas or oil fired.



**Are your homes split levels?** Use an upflow Carrier Winter Weathermaker with a Summer Weathermaker cooling coil on top. This compact combination will occupy little space in the utility room or basement. One simple control regulates heating and cooling.



**Are your homes colonial style?** This Carrier Year-round Weathermaker is one good practical answer. Place it in the basement, in a closet or in a utility room. Heating section is gas or oil fired. May be either water or air cooled. Occupies less than ten square feet.



**Are your homes of contemporary design?** Choose the Carrier air conditioning that suits your needs best. This combination is a Carrier Counterflow Winter Weathermaker with a Summer Weathermaker underneath. Refrigeration section is located outdoors.

* Reg. U. S. Pat. Of

*continued from p. 71*

MATERIALS & PRICES:

# Construction costs continue to zoom; 5% rise (or more) expected in 1957

Building costs, up at least 5% last year, will go up at least 5% more in 1957—maybe more.

James Downs, chairman of the Real Estate Research Corp. of Chicago, has warned home builders: "Building is cheaper today than it will be at anytime in the next 20 years. Costs have gone up 7% since January, 1956, and they will go up an additional 8% for a total of 15% by July 1." Washington Cost Analyst E. H. Boeckh is less pessimistic. He expects a 5% increase in '57.

**This upward spiral will affect virtually every item used in home building this year—especially labor.**

Boeckh is predicting that the average wage boost in 1957 will be 10 to 15¢ an hour. But, electrical workers in Chicago have already negotiated a 17¢ hourly increase, prompting home builders to predict that if this pattern is carried through to the other trades it will add 2½ to 4% to the cost of home building there this year. And FHA says Chicago is already the nation's highest cost city.

Prices of some materials have already been boosted this year. Others are sure to follow soon. Items: *Cement*—several manufacturers have already hiked prices 15 to 20¢ per bbl. *Steel*—producers did not get the fast tax writeoff they had asked from the government, so will probably raise prices this spring. Makers of other metallic products are sure to follow suit.

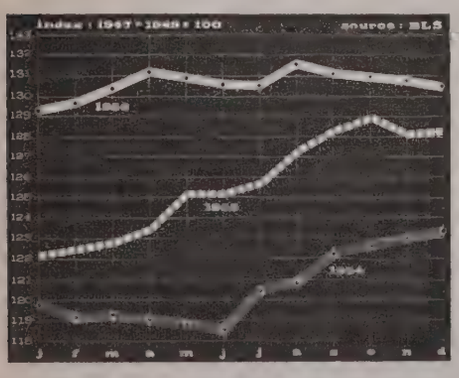
**A new freight rate increase has probably ended any hope builders had for level or lower prices on their key material—lumber.**

The Interstate Commerce Commission granted western railroads a 5% increase but a hold down on lumber limits the boost to 6¢ per hundred pounds. Translating this into board feet it means a maximum increase of $1.50 per Mbf. The builder has one slim hope: In today's soft lumber market the mills may have to absorb all or part of this added cost. But if the lumber market returns to normal all of the higher cost will undoubtedly be passed on to the builder.

Despite the thin market, moreover, lumber prices went up in January, a result of mill closings and slow downs (see col. 3).

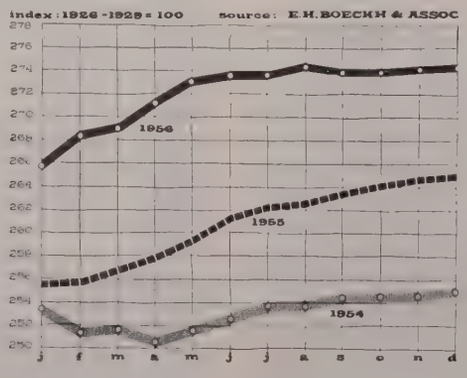
**Public works programs and big corporation outlays for construction will continue this year, despite higher costs and tight money, adding further to the inflationary cost spiral.**

Says Boeckh: "The big companies have ways of getting money and many of them don't care how much it costs. Some have the fast tax writeoff. Utilities just put it on the books and ask for a rate increase."



***Materials prices off 0.3% as lumber continues down***

Building materials costs dropped for the fourth straight month in December, reaching 130.5, off 0.3% from November. BLS attributes the decline to the soft lumber and plywood market. The wood products index dropped to 120.9 in December, down 0.6 from November and down 3.4 from a year ago. Other changes in the index were slight.




***Boeckh index rises only 0.1% but faster rise is expected***

Boeckh's building cost index advanced only 0.1% in December, result of a few increases in wages. Col. E. H. Boeckh noted that lumber price drops were offset by an increase in freight rates. Boeckh predicted the index will move upward sharply in the first quarter of '57 as increases in cement, metallic materials and wages show up.

## Failure of plastic pipe brings 16 damage suits

Failure of polyethylene pipe in slab floor radiant heating systems has produced a rash of damage suits in Los Angeles.

Sixteen suits have been filed—involving 50 homes. Owners of 250 other homes are awaiting the outcome of these suits before pressing their own claims. A plastic pipe firm, Plastic Corp. of America, has been turned over to a liquidating agency. Several radiant heating contractors are in serious financial trouble.

Los Angeles county had not allowed use of plastic pipe in radiant heating systems until 1954. Approval was offered then to any pipe which passed performance tests.

On June 28, 1954, Los Angeles County gave tentative approval for the use of the pipe for one year to Plastic Corp. of America, and other companies making the pipe, after the companies submitted technical reports.

Homeowners claim some systems began to go bad one to 12 months after installation. The first to fail were replaced by the contractors. But the number of failures grew so large that finally replacement installations were refused. The damage suits resulted. (And Los Angeles County withdrew approval of all plastic pipes in radiant heating systems.)

Contractors believe the pipe failed when a copper color additive in the polyethylene mixed with chemicals in the concrete. The pipe cracked, leaked water on to floors and failed to provide adequate heat.

Al Ottum of Radiant Sales & Engineering Co., one of the most respected radiant heat contractors in Los Angeles, says 50% of his 40 plastic pipe installations have gone bad. Average claim against him is $3,000.

Ottum says he used plastic pipe because it cost 10 to 15% less than metal. "We had to use it to bid competitively."

The 16 suits now under way involve not only the manufacturer of the pipe, but also heating contractors, subcontractors, home builders and in one case the architect who specified plastic pipe.

Pipe failures seem to be limited to California. Reason: most of the pipe produced by the Plastic Corp. of America was sold in Los Angeles. (Its plant was in El Segundo, Calif.)

Plastic pipe made by other manufacturers has been used for the same purpose in Los Angeles. There have been failures but no suits.

• • •

The plastic pipe industry, born only eight years ago, reported record sales of $55 million in 1956—up 22% over 1955. The Society of Plastic Industry predicts sales will go to $250 million in the next ten years.

## Mill cutbacks, shutdowns bring lumber price boost

Prices on construction grades of fir lumber went up $2 to $4 per Mbf. early in January

The increase, coming after six months of falling prices was caused by 1) seasonal cutbacks in production, 2) the long year-end holiday and 3) the rash of mill shutdowns resulting from the slow market.

Smaller mills which have no logs except what they buy on the open market have been losing up to $5 per Mbf. They are not expected to open until demand picks up again possibly as late as April 1.

Current market price (though "market" may be too strong a word with sales so thin) is $65 to $66 on most green dimension.

# MATERIALS BRIEFS

### Holly wins patent suit

Holly Mfg. Co. has won a suit claiming infringement of a patent on its NarroWall wall heater by The Coleman Co.

A federal court of appeals has rejected Coleman's request for review of a lower court decision against Coleman.

Though Coleman legally was entitled to continue manufacturing and selling the infringing heaters during the appeal, it discontinued the controversial models last July.

### Alcoa to push home products

Aluminum Co. of America is starting a major push to get more aluminum used in homes.

Having (with other aluminum firms) promoted aluminum into a place of prominence in nonresidential building in a scant ten years, Alcoa is:

- Starting a residential building products sales division.
- Signing up builders in 50 cities to put up a model house (to plans by Architect Charles Goodman) dramatizing uses of aluminum.
- Forming a residential building products advisory committee.
- Calling a home design conference for April with MIT's Pietro Belluschi as chairman.

### Republic Steel expands

**Republic Steel will expand its steel kitchen plant (Berger Division) in Canton, O. to increase capacity 33⅓% by mid-summer.**

**The move is part of a program started in 1952 with a total expenditure so far on new facilities of $2 million.**

### National Gyp diversifies

National Gypsum Co. has decided not to put all of its eggs in home building's basket.

President Melvin H. Baker has announced National Gyp will devote more effort this year to producing products for commercial and industrial construction.

Baker predicts his firm will top its 1956 sales volume ($155 million) by 5% this year with most of the increase coming from sale of new products outside the home building field.

National, along with US Gypsum and Bestwall Gypsum, has been operating at about 80% of capacity since mid-1956.

### GE up, Servel down

General Electric Co. increased prices on a variety of small appliances and on its laundry dryer (7%) in January.

Said GE President Ralph J. Cordiner: "Our products are under-priced. They're too much of a bargain."

While GE went up, Servel Inc. came down. General Manager A. J. DeFino announced bigger volume and better techniques made a 7% cut possible in the price of its air conditioning products.

### Weyerhaeuser buys in South

Weyerhaeuser Timber Co., a giant in the Pacific Northwest, has moved into the South for the first time.

The company's diversification came soon after the election of Frederick K. Weyerhaeuser as president. He replaced his brother, J. P. Weyerhaeuser, who died early in December (Jan., News).

The timber company bought 90,000 acres of reforestation pine timber lands in Mississippi and Alabama from the Mississippi Pulp & Paper Co. and other local owners. Weyerhaeuser expects to build a pulping plant within eight to ten years on the Tombigbee River near Columbus, Miss.

### Ten producers win awards

Ten members of the Producers Council have been judged winners of its "Ideas for Home Builders" contest.

The contest was aimed at helping improve quality and usefulness of product literature and advertising for builder consumption. A jury of eight builders, headed by Frank Calcara of Washington, D. C., picked ten merit award winners and 17 for honorable mention. Basis of the judging was 50% for suggesting a useful idea, 30% for clarity and 20% for attractiveness. The winners:

Philip Carey Mfg. Co., Van-Packer Corp., Bell & Gossett Co., the Thyer Mfg. Corp., Schlage Lock Co., Ludowici-Celadon Co., Weyerhaeuser Sales Co., Structural Clay Products Institute, the Coleman Co., Inc., West Coast Lumbermen Assn.

### Chicago trades get wage hike

First straws in the wind of 1957 construction labor pay increases:

Chicago electrical workers got a 17¢ hike bringing their pay to $3.65 plus 8¼¢ for welfare, effective April 1.

Chicago pipefitters' pay will go up 18¢ to $3.55 an hour plus 22¢ for pension and welfare funds on June 1. Negotiations with other Chicago building trades, including laborers and carpenters, have not been completed.

### Nickel shortage feared

A shortage of nickel, a basic material in heat control systems, may plague the construction industry this year, including home and apartment builders.

Walter Schneider, head of Commerce Dept's construction materials division, estimates demand for nickel will be 40% above supply in 1957.

Otherwise, supplies of building materials look adequate for 1957 demand, Schneider says.

*NEWS continued on p. 79*


*Only* **15** *more days*
*to enter your houses in the*
American Institute of Architects

**HOMES FOR BETTER LIVING AWARDS**

*in which* NAHB, HOUSE & HOME *"Better Homes & Gardens"*, NBC *and a number of industry organizations are cooperating to choose the best houses built since Jan. 1954 and located in:*

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, Puerto Rico, Virgin Islands, Canal Zone, New Jersey, Pennsylvania, Delaware, Maryland, West Virginia, District of Columbia, Virginia, North Carolina, South Carolina, Georgia, Florida.

Judges will be architects and builders.

Houses must be designed by a registered architect.

Winners will get widest possible publicity.

Awards will be made in two major groups:

1. Houses designed for specific owner, divided into three sizes: under 1,600 sq. ft.; between 1,600 and 2,800 sq. ft.; over 2,800 sq. ft.
2. Houses for speculative, merchant builders in three prices: under $15,000; $15,000 to $20,000; over $20,000.

*Entry slip must be postmarked before* **FEBRUARY 15.**

**1957 HOMES FOR BETTER LIVING AWARD**

*Send this application to:*
*Committee for the Homes for Better Living Award,*
*c/o The American Institute of Architects,*
*1735 New York Ave., N. W., Washington 6, D. C.*

Category of home: Custom built ☐ Development ☐

Location: Street _____

City _____

State _____

Owner _____

Architect _____

Builder _____

*Enclosed is check for $10 covering the above entry*

Submitted by _____ Address _____

# CRA

## You pay no more for the plumbin




**Here's the sign** *that tells prospects, "No corners cut here." The sign of Crane Quality Plumbing is regarded as a sure tip-off that your house is quality built . . .* throughout.

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## Sales helps for the new buyers' market in homes

# hat helps you sell the house



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**POWERFUL NATIONAL ADVERTISING**

Crane backs you up with big-space, full-color ads in Big Name magazines like LIFE, Better Homes & Gardens, The American Home, House Beautiful, House & Garden, Sunset, and Successful Farming.



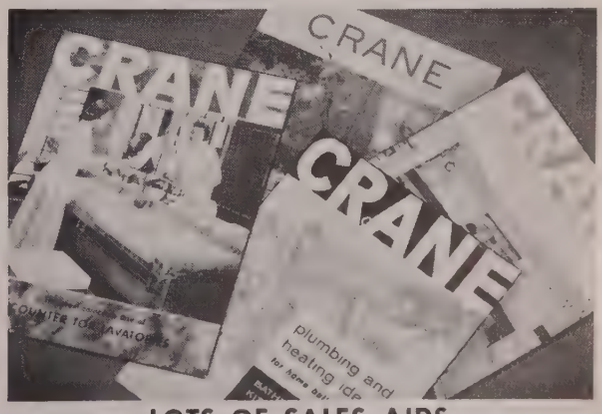

**AMERICA'S FIRST CHOICE IN COLOR**

Crane offers all fixtures in a choice of seven lovely colors: Shell Pink, Sun Tan, Sky Blue, Pale Jade, Citrus Yellow, French Grey, Persian Red, plus white. You can vary color and style—house to house.



**HENRY DREYFUSS DESIGN**

Crane plumbing fixtures are designed by famed designer Henry Dreyfuss to look modern *years* longer. No wonder Crane is America's first choice for design and color.

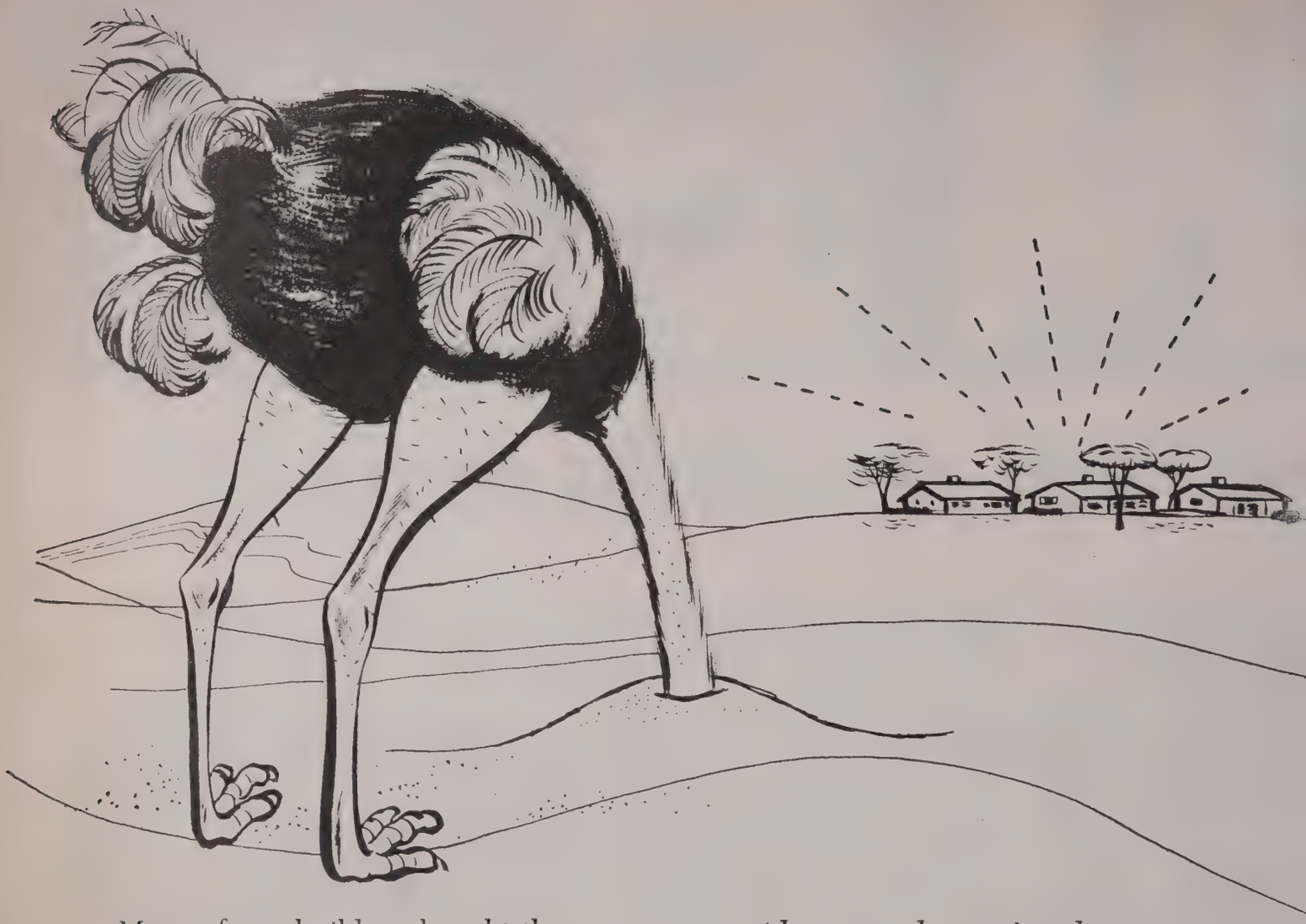



**LOTS OF SALES AIDS**

You make Crane's national advertising work directly for you when you use Crane job signs and other tie-in material. (Ask for details of Crane's cooperative advertising plan.)

CRANE CO. 836 South Michigan Ave. Chicago 5, Illinois
VALVES • FITTINGS • PIPE • PLUMBING • KITCHENS • HEATING • AIR CONDITIONING

# Confessions of a Prefabricator



Many of you builders thought the prefab industry was navigating with its head in the sand. You tried a package or two – and promptly dropped the idea for any of a dozen good reasons.

Some of us in the industry got the clue.

Inland's approach was to ask the men best qualified to give the right answers – builders – the men who were not only erecting the houses but also facing the buyers.

Based on what builders told us, Inland provides:

- *A complete package – prefabricated to the practical limits.*
- *Practical design – not for prospects to drool over, but to buy.*
- *Financing – cooperation with builder to solve money problems.*
- *Greater quality of materials and construction – because of the cost-saving efficiency of factory building Inland provides more house for the money than any comparable site-built house.*

If you are an *ex*-prefab builder – or have never tried a prefab – check with Inland now. For some down-to-earth answers to your down-to-earth problems, call us, write us or visit us.



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continued from p. 75

COMMUNITY FACILITIES:

# Louisville and areawide government—an object lesson for home builders

An effort to establish areawide government has failed in Louisville—and it could fail in your town for the same reasons.

The so-called Mallon plan (see col. 3) had strong support: home builders, realtors, press and civic leaders of Louisville. It would have merged Louisville with surrounding unincorporated area and 31 small suburbs (a 46-sq. mi. area with 68,000 residents). Through merger this area would have received some Louisville services Jan. 1, getting the rest this summer as personnel and equipment could be added.

Most important to home builders, the plan would have allowed expansion of the sewage disposal system into areas where no service is now available but where FHA and VA will not approve home building without it.

But when the plan was voted on Nov. 6 in Louisville and the suburban area, it was soundly defeated (19,628 to 7,759). Most of the opposition votes came from outside the city. Only two of the 31 towns favored it.

Why did a plan with so much support and apparent advantages fail to win approval? The reasons form an object lesson for builders and realtors in any city where areawide government is needed and being considered.

**The Mallon plan failed because suburban families do not really understand arguments based on their property taxes, say some thoughtful students of the situation.**

Advocates of the Mallon plan spent countless hours arguing dollars and cents matters. They told suburbanites: If you're annexed to Louisville your taxes won't go up much and your city services will be improved."

After the plan was defeated, the supporters retraced their steps, learned to their amazement that most suburbanites don't know how much tax they are paying. The taxes are concealed in monthly mortgage payments, put in escrow and paid by servicing agents.

Being virtually tax-dumb, the suburban families were complete suckers for opponents of the Mallon plan who warned of "those high city taxes." The opponents had no supporting figures but they didn't need them.

*The Lesson:* The tax-escrow account system which is nationwide, may have spawned a great new class of tax ignorami—families to whom low-tax, high-tax arguments have little of the punch they carry to older generations who own their homes free and clear, pay their own property taxes.

**The Mallon plan failed because it made no job provision for the officials of the 31 towns to be annexed.**

Experience in two other cities (Toronto and Miami) shows that any plan which eliminates political offices will be opposed by the men who hold those offices *and* their employes. The officeholders may argue that they are acting in their constituents' best interests. But their basic motive is to save their own jobs.

Town officials in the 31 Louisville suburbs, among the most influential men in their communities, were against the Mallon plan.

*Lesson:* The only politically feasible plan for areawide government in an area taking in many different communities is a metropolitan federation such as Toronto and environs adopted and Miami is planning. Both cities tried consolidation plans and both failed to win approval from the suburbs. Toronto was the first to try a federated set-up, found that most opposition from local town officials melted away because they all would retain their jobs and titles if not all their powers. Miami is setting up a similar federation and also is finding much less opposition.

**The Mallon plan failed because as an outright annexation it would have removed the identity of the 31 communities to be absorbed.**

Suburban families esteem their own communities, feel prestige in living there. They didn't want to vote their communities out of existence.

As the Louisville *Times* noted: "For the majority of suburbanites the question voted on . . . was not 'Do I favor a plan for improving governmental services?' Instead it was: 'Do I want my home to be taken into Louisville?' And their vote was decided on this basis."

*Lesson:* A metropolitan government can let each community retain some independence and much of its identity.

**The Mallon plan failed because residents of Louisville were not convinced that they would get the improved city services promised through merger.**

Though Louisville has been steadily improving services within the city in recent years, suburbanites were still telling hearsay stories of promises of sewers yet to be built and poor garbage collection.

It didn't actually matter, finally, how good or bad Louisville's services are. The suburban voters were at best doubtful of what they might get through merger. Said the *Times:* "If merger with Louisville is to be sold, then Louisville services must first be sold."

*Lesson:* Regardless of the type of areawide government being proposed, its advantages have to be sold conclusively to the suburban areas before it has any chance of approval. This means experts in public relations should be consulted or hired to guide the campaign of persuasion.

**Defeat of the Mallon plan has already had one serious financial result for Louisville home builders.**

A month after the election, the Louisville Metropolitan Sewer District voted to raise its fee for letting suburban areas connect to its lines from $200 to $435.60 per acre. There would have been no charge if the merger had been approved.

Builders have the small consolation that if their land is taken into the city within ten years the extra $235.60 will be refunded.

The City of Louisville announced plans to raise rates and prices charged non-city residents for other city services including water, library and university.

### LOUISVILLE'S MALLON PLAN OF MERGER

What was the Mallon plan and how did it originate?

The plan was the product of 13 months work and public hearings by a six-man local government improvement committee—named jointly by Louisville and Jefferson county. Chairman: John H. Mallon, 60, vice president of the Louisville Cement Co., Yale Man ('19), active Democrat and civic leader.

The committee published a 26-page recommendation in July 1956, to be submitted to voters of Louisville, 31 suburbs and adjoining unincorporated area Nov. 6. The report proposed:

**1.** Merger of Louisville with the band of suburbs and unincorporated area—adding 46 sq. miles and 68,000 citizens.

**2.** Extension of Louisville services to the annexed area as quickly as possible—Jan. 1 for some, the following summer for those requiring new personnel and equipment.

**3.** Extension of Metropolitan Sewer District lines to the annexed area.

**4.** Consolidation of city and county police and welfare departments.

**5.** Reorganization of city and county health departments giving the city control over public hospital facilities, the county control over public health services.

Annexation would have added 25¢ to the sewer bill of Louisville residents, increased the property taxes of the area annexed. The increase theoretically would have been offset by lower fire insurance and water rates and free garbage collection.

# Forced donation of park sites ruled illegal in Michigan

Community facilities' extortion, whereby builders must donate school or park sites in return for plat approval, has suffered a major legal setback.

Attorney General Thomas M. Kavanagh, in a precedent-setting opinion, has ruled the practice illegal in Michigan. His finding has national implications. It may well spur builders in other states to fight demands for free sites for such facilities.

Kavanagh held: "Nowhere does any provision of law require that the would-be platter of land shall donate or deed without consideration areas of land within the plat to a municipality for public purposes as a condition precedent to the approval of a plat."

He said there is no municipal law in Michigan which would permit such a land donation to influence issuance of building permits. "Nor would such a municipal regulation be valid and enforceable if one were to be enacted." he said.

The opinion came in response to a request from the Builders Assn. of Metropolitan Detroit. Detroit builders—perhaps more than any other group in the nation—have been beset by multiplying demands to defray costs of community facilities. These have ranged from doubling permit fees to flat requirements for donations of land or money for parks (Nov., News).

Notes Irvin H. Yackness, executive vice president of BAMD; "In many instances when we met with these communities we discovered that their officials had the impression that they had a legal or moral right to [demand free land]."

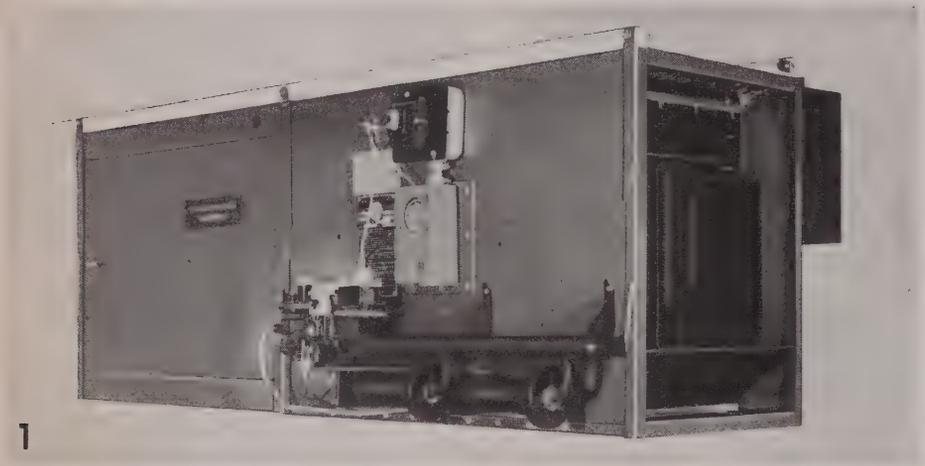
Yackness predicts the attorney general's ruling will forestall such demands in the future and "will undoubtedly save hundreds of thousands of dollars" for local builders.

*NEWS continued on p. 83*

# NEW FROM WORTHINGTON

# A COMPLETE LINE OF

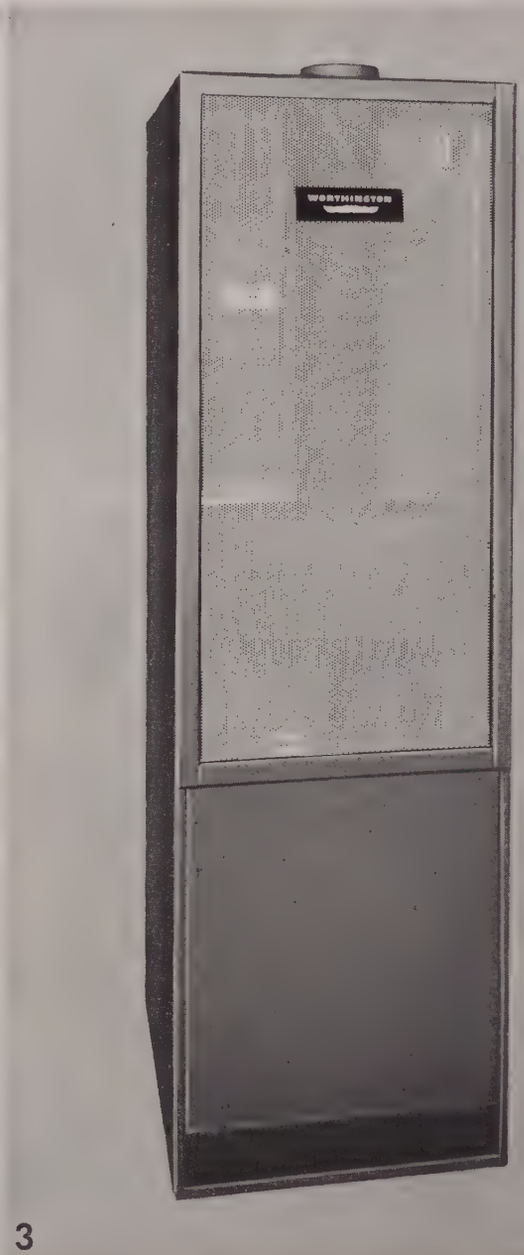
*Now you can get the finest heating and*
*from one source . . . through one contact*



1



2




3

**1. HORIZONTAL:** Model HOH Oil-Fired Furnace. Can be used as horizontal furnace in homes—or can be suspended as blower unit heater in commercial structures. Available in four sizes: 110,000, 150,000, 200,000, and 250,000 BTU Input. Models HOH-150, HOH-200, HOH-250 convert easily to gas-firing, as illustrated.

**2. LOW-BOY:** Model HOL-100 Oil-Fired Furnace. Compact and efficient. Ideal for basements where low headroom is a problem. Available in 100,000, 125,000, 150,000, 165,000 and 235,000 BTU Input sizes.

**3. COUNTERFLOW:** Model JBGC-80 Gas-Fired Furnace. Can be used for perimeter heating or any installation where it is more practical to bring the heated air out of the bottom of the furnace. A.G.A.-approved for natural, mixed and manufactured gases. Direct or belt driven blowers. Available in 80,000, 100,000, 110,000 and 140,000 BTU Input sizes.

**4. HIGH-BOY:** Model HGV-100 Gas-Fired Furnace. Can be put in basement or utility room for perimeter, conventional, small-pipe or other installation. A.G.A.-approved for natural, mixed, manufactured or propane gases. BTU Input per Hour: 100,000. BTU Output per Hour at Bonnet: 80,000. ¼ hp. Blower Motor.

# WARM AIR FURNACES

## *air conditioning equipment . . .*
## *. . . on one policy!*



**BUILDERS!** These top advantages add salability to your homes!

**Easy to install.** Units shipped factory-assembled and prewired. Attach to any duct system—fit any out-of-way space.

**Versatile**—ideal for either residential or commercial use. New house or old. Exclusive features for versatility.

**Wide choice of models**—about 50 types and sizes ranging from 80,000 to 250,000 BTU/hr.

**Especially designed** for addition of summer air conditioning equipment. High static blowers available for most models and sizes.

**Gas or oil-fired units**—belt or direct driven blowers.

**Exclusive up-draft heat exchanger** design allows flue gases to escape—avoids dangerous trapping in pockets. Easily cleaned, long life.

**Long flue travel** provides greater efficiency—gives more heat transfer through heat exchanger and radiator.

**Free floating radiator** prevents contact with supports—eliminates noise . . . keeps heat exchanger strong.

**Efficient tailored spun glass** insulation has aluminum facing—covers entire casing area, increasing efficiency, quiet operation.

**Heavy gauge casing** cuts down on expansion and contraction noise. Smart, modern in appearance.

**U-lock casing** prevents heat leaks.

**Casing finished on both sides**—prevents rust when installed in damp places. Assures long life.

**Oversized blower** cuts noise and wear . . . consumes less power.

**Continuous air circulation** eliminates cold spots. Produces blanket of comfortable warmth.

**Oil fired units** have kiln-fired insulated refractory in combustion chambers—providing quiet, more efficient operation.

**Controls** provide 100% automatic operation.

**Filters**—for a cleaner home.

**WORTHINGTON**

Hard hitting advertising and promotion campaign will sell your customers on new Worthington heating and air conditioning equipment. You owe it to them—and yourself—to know the facts. Send coupon for complete details *now* on the new complete Worthington furnace line!

SEND COUPON TODAY!

**Worthington Corporation, AC&R Division, Harrison, N. J.**

Please send details on new complete line of Worthington warm air furnaces.

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There's only one chimney that offers you the quality and performance advantages of time-tested, buyer-accepted masonry construction at a cost savings of up to 40% per unit . . . the Van-Packer Factory-Built Masonry Chimney.

Massive appearance of brick is provided above the roof by the attractive brick-design panel housing. Asbestos-cement housing won't rust or streak roof. Safety and permanence of conventional masonry is assured by the acidproof 5/8" fire clay tile liner, 3" vermiculate-concrete insulating wall and asbestos-cement outer jacket.

Important dollar savings are passed along to you from Van-Packer's mass-production to quality standards. Ceiling suspended Van-Packer Chimney saves space, too, enough for an extra closet.

Immediate delivery to your job site from your local heating or building material jobber or dealer. See "Chimneys—Prefabricated" in Yellow Pages, or write Van-Packer Company for Bulletin RS-1-12.

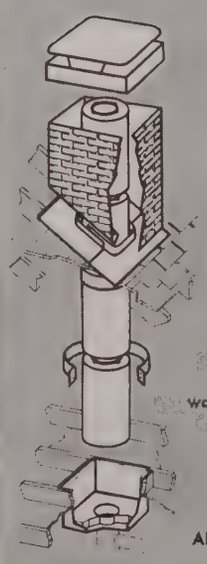
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Brick-design panel housing provides handsome roof appearance



Snap-on housing cap

Brick-design panel housing in red, buff or white

Adjustable aluminum flashing

7" I.D. flue sections of 2100°F. 5/8" fire clay tile liner, 3" vermiculite concrete insulating wall, asbestos-cement jacket.

Section joints sealed with acidproof cement.

Aluminum drawband reinforces each section joint.

Support assembly has 4X safety factor—eliminates pier.

UL listed for all fuels, all home heating plants and incinerators, approved by major building codes.



Completely packaged Van-Packer Chimney installs in 3 man hours

Van-Packer Chimney housing harmonizes with any type of home



continued from p. 79

# PEOPLE: Robert Wolf quits as general counsel of FHA, plans to return to Philadelphia law

**Robert B. Wolf** is resigning as FHA's general counsel after just a year in the job.

Wolf, 42-year-old Philadelphia lawyer and housing expert, has told friends he plans to return to his old firm, Wolf, Block, Schorr & Solis-Cohen.

At FHA Wolf's efforts to wind up settlements of Sec. 608 windfall cases have been stymied again and again by the Justice Dept. Wolf is too gentlemanly to say so, but it seems to many a Washington insider that his departure stems from frustration at not being able to help solve this and other FHA problems.



WOLF

In the fall of 1955 —before he went to Washington—Wolf told a Congressional investigating committee: "There hasn't been what we away from Washington would consider real executive management of the organization [FHA] for the last several years. . . . We feel that there is nobody who is willing to step in and take authority and really set up a program without worrying about what is going to happen to him personally."

Wolf got into housing in 1950 as chairman of Philadelphia's Coordinated Housing Improvement Program. He bucked city hall for slum clearance, but the old city hall gang would not come through with the kind of cooperation needed to enforce the city's outmoded housing code. Running (unsuccessfully) for city councilman, he accused both Democrats and Republicans of using housing as a political football. Finally, in 1954, he midwifed a new housing code for the city.

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*CORPORATE CHANGES:* **Leo V. Bodine,** executive vice president of the National Lumber Manufacturers Assn. has been named vice president in charge of timber and lumber operations of Diamond Match Co. Bodine, 27 years in the lumber industry, is former vice president of the Weyerhaeuser Sales Co. of St. Paul; Atlas Plywood Corp., whose stock has skidded from 15½ to 9 in recent months, announced President **Robert A. Muller's** retirement for health and personal reasons.

**Henry M. Haase** has been named president and chief executive officer of the York division of Borg-Warner Corp. at York, Pa. He was vice president in charge of engineering and research for Borg-Warner; **Stewart E. Lauer** moved up to board chairman of the York Division. He has been president for 16 years.

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*MANUFACTURERS' INSTITUTES* named the following new presidents: National Oak Flooring Manufacturers' Assn., **W. W. Miller Jr.,** Johnson City, Tenn.; Sliding Glass Door and Window Institute, **Frank B. Miller,** Burbank, Calif.; Red Cedar Shingle Bureau, **R. D. Mackie,** Aberdeen, Wash.; Architectural Terra Cotta Institute, **George H. Berry III,** Crystal Lake, Ill.

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*RETIRING:* **H. E. "Doc" Foreman,** 59, slowed down since 1953 by a heart ailment, as managing director of the Associated General Contractors of America, effective April 1. He has held the post since 1940.

*SAVINGS & LOANS:* Californian **Mark Taper** continues to expand his S&L empire. The man who built thousands of California homes during the postwar housing boom has purchased controlling interest in San Francisco's Home Mutual Savings & Loan Assn., with assets of about $47 million. Early last year, Taper and his partner, **Reece H. Dorr,** put together the fifth largest S&L empire in the nation. This included Pioneer Investors S&L of San Jose, Calif., and Berkeley S&L. They already had control of American S&L of Whittier, Calif. The combined assets of all these firms plus the new one may put Taper in the second spot in the S&L field.

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*PREFABBERS:* **Alex G. Bitterman** has been named controller of Modern Homes Corp., Dearborn, Mich.; **Robert J. Ritchey** has been named manager of advertising and sales promotion for U S Steel Homes.

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*BIG BUILDERS:* **Hugh Coddington,** Santa Rosa, Calif., housing developer bought control of the Bank of Covelo near Willits, Calif. It is the state's smallest chartered bank, with assets of just over $1 million.

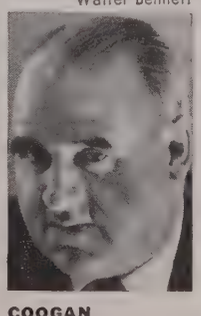
Detroit Builder **Irving Rose** is moving into the mortgage field in a big way. Advance Mortgage Corp. of which Rose is president, has acquired First Mortgage Corp. with offices in Detroit, Chicago, Dayton, Milwaukee and Grand Rapids. **Joe Eichler** is pulling out of Sacramento.

## Ex-NAHB Pres. Tom Coogan named H&H consultant

**Thomas P. (for Phillips) Coogan,** one of the housing industry's most influential and respected spokesmen, has joined the staff of HOUSE & HOME as a consultant.

Coogan, NAHB president in 1950, is president of Housing Securities Inc., the mortgage investment firm he and a group of other builders started in 1951.

Walter Bennett



COOGAN

Coogan has a finger in virtually every phase of the home building business. With his son-in-law, **John F. Beatty,** he is still building homes at Ormond Beach, Fla. He and Beatty have also started a new Savings & Loan Assn. in Hialeah, Fla. Through Housing Securities, Coogan is recognized as an expert in mortgage financing.

From 1951 to 1953, Coogan was director of the Armed Forces Housing Agency of the Dept. of Defense, charged with solving family housing problems for troops around the globe. Last month, he ended his year as chairman of the Natl. Housing Center, an NAHB project he helped start.

Coogan is a pioneer in introduction of site prefabrication techniques, first used in his 700-home Essex Village tract in Hialeah. His interest now extends to off-site prefabrication in his capacity as a consultant to US Steel Homes.

He has been in the building business since 1925 when he left the Massachusetts Institute of Technology. During World War 2 he formed his own firm, building airports and housing in the South.

*NAHB CHAPTERS* elected these new presidents: Milwaukee, **Joseph J. Mollica;** Ohio, **Paul Kessler,** Celina; Niagara Frontier, **Donald J. Drake;** South Florida, **Vincent J. DeMeo,** Miami; Detroit, **Samuel Hechtman;** Lexington, Ky., **William R. Nickell;** Michigan, **Donald B. Chubb,** Clawson; Kansas City, **Jack L. Bear;** Atlanta, **Eugene A. Bayliss;** Home Builders Institute, Los Angeles, **George M. Pardee, Jr.;** San Diego, **Arthur L. Lynds.**

**Gus Fields** has resigned as managing director of the Oklahoma City Home Builders Assn. to join NAHB's Washington staff. He will work with Jerry Madigan, field service chief. Fields, 52-year-old former newspaperman, has been a local NAHB officer since 1948. This year, he is also president of NAHB's executive officers' council. He succeeds **Joe Degnan,** who is now executive vice president of the New York State Builders' Assn. **D. H. "Russ" Miller,** executive vice president of the Ft. Wayne (Ind.) HBA, was named executive vice president of the Home Builders Assn. of Illinois.

## Morrison, Bent nominated for top NS&LL offices

**W. Franklin Morrison,** long a pace setter in the Washington, D. C. savings and loan business, has been nominated for president of the Natl. Savings & Loan League.

Vice presidential nominee is **James E. Bent,** president of Hartford (Conn.) Federal Savings & Loan Assn. For both men, nomination is tantamount to election.

Reni



MORRISON

Fabian Bachrach



BENT

Morrison, 55, has steered First Federal Savings & Loan Assn. of Washington, D. C. to a 156% rise in assets (from $32 to $82 million) since he became executive vice president in 1951.

Foreseeing the growth potential of Washington, Morrison went in for all kinds of promotional gimmicks. He has handed out plastic hat covers, combination lens and telephone dialers to new customers. One successful campaign offered a booklet on "Managing Your Money" to every new account of $5 or more. Morrison shuns institutional advertising. He believes in the tangible message. For instance, last month he broke the ice in the capital by advertising—in big type—First Federal's 3½% interest rate. Most Washington S&Ls are so afraid of starting a rate war with banks they never publicize their dividend rate—even to the point of not having a sign in their offices mentioning it. Morrison contends letting the public know about interest rates is more apt to head off than start a rate war. (For other news of S&L and savings bank interest rates, see p. 38.)

Massachusetts-born James Bent, 51, became one of the original charterers of Hartford Federal in 1935, after seven years in real estate and insurance with his brother George. For about a year, as secretary-treasurer, Bent spent only part time on his S&L, kept his paper work in a white wooden market basket

continued on p. 86

*Step-by-step photos show how you*

# SAVE MATERIAL AND LABOR COSTS



**1. Workman checks level** before installing first course. Duraply is exterior grade Weldwood Plywood with a permanent "CreZon" overlay bonded to its surface. "CreZon" (phenolic resins and cellulose fibers) is tough, weatherproof, supersmooth.



**2. Duraply is easy to work** . . . can be sawed with any hand or power saw used to cut plywood. Special tough overlay holds wood fibers tight—reduces edge-splintering. Ten pieces of Duraply—pre-cut for lap siding—come in each carton (in back of workman) . . . make stocking easy.

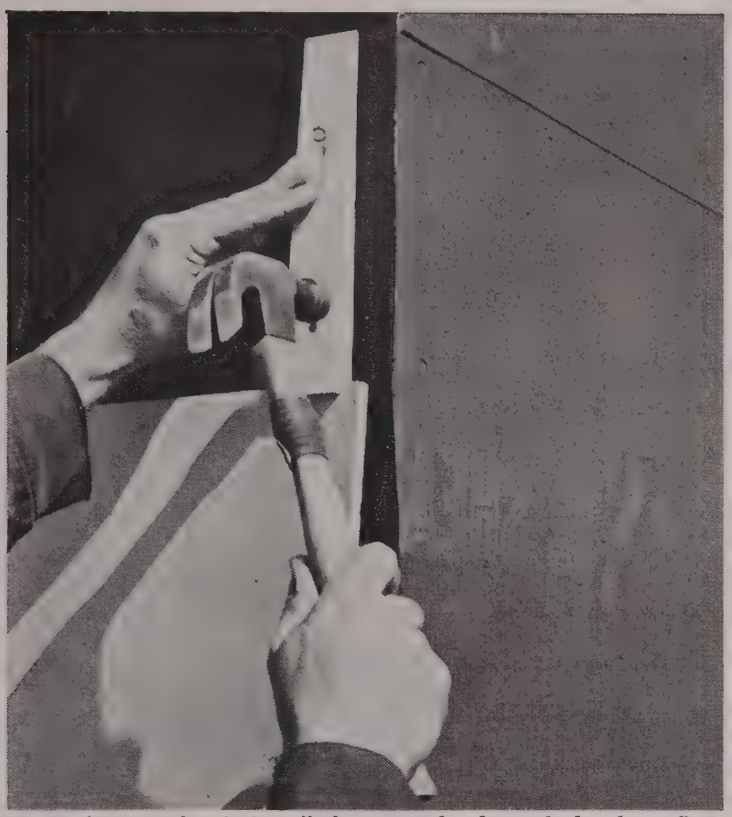


**5. Neat, trouble-free corner** construction is easy with Duraply lap siding. Special aluminum corners are a snap to install quickly, correctly . . . cost only pennies extra. Duraply superiority is seen in the number of "repeat" orders builders have made.



**6. Another Duraply home finished!** Savings on material and labor costs—as well as savings on painting costs and time—have given this builder an extra profit margin. Plain-panel Duraply is also finding wide use for soffits and gable ends.

# WITH NEW LAP SIDING DURAPLY



**3. Back-up wedge is installed** to give the deep, shadow-line effect. Back-up wedges are included in each Duraply carton. Duraply lap siding sizes are 11⅞" x 96" and 15⅞" x 96". Furring strips come pre-attached to bottom edge.



**4. Duraply is caulked** at each seam to give a tight weatherproof seal. Duraply itself is completely weatherproof – has undergone rigid "torture tests" to prove that it's unaffected by wetting, boiling, steaming or freezing – will stand up to most adverse weather.

## New overlaid plywood cuts painting costs too; also available in large panels.

If you think Duraply is remarkable because of the way it saves material and labor costs, wait till the time to paint comes! For Duraply slashes painting time and costs, too. Its supersmooth surface takes paint better . . . and even ends the need for a primer coat. And two coats of paint on Duraply offer the same protective cover as three coats on ordinary plywood. Furthermore, tests indicate that oil paint will not blister on Duraply no matter how severe the weather conditions.

Because Duraply lap siding comes in 12- and 16-inch widths you can cover a wall faster than with conventional siding, and with less waste. This is still another saving in labor and material.

Besides lap siding, Duraply is also available in 4′ x 8′ and 4′ x 10′ panels with special overlay on one or both sides. In many localities, building codes permit use of these large panels of ⅜" thickness directly over studs; saving labor and material costs of installing sheathing.

Find out more about Duraply by sending the coupon for information and a free sample. Or see Duraply at your lumber dealer's or any of our 87 offices in major cities. In Canada: Weldwood Plywood, Ltd.

**Weldwood®**

**DURAPLY®**

*A product of*

**UNITED STATES PLYWOOD CORPORATION**

*Weldwood–The Best Known Name in Plywood*

**United States Plywood Corporation**
**55 West 44th St., New York 36, N. Y.** HH 2-57

Please send me informative literature and a free Duraply sample.

NAME .....

COMPANY .....

ADDRESS .....

CITY ..... STATE .....

*continued from p. 83*

on his desk. The association's first employe, Frances Williams, was paid $5 a week. She is now 1) vice president and secretary and 2) Mrs. Bent. While Bent served as an Air Force Major during World War 2, she ran the association.

Hartford Federal started with $23,000 capital but grew fast. Today it has $45 million of assets. But Bent continues to find time for other activities.

In 1953, Bent & Stevens, builders, completed a 53-home project in East Windsor, Conn., which was completely sold out in 30 hours (H&H, Aug. '53). Bent attributed his success to ideas he picked up as a panel member of a HOUSE & HOME Round Table on the low-income family and the too-cheap house (H&H, Oct. '52).

Bent's hobby is travel, particularly to the tropics where he enjoys deep-sea fishing. He is an avid golfer and color photographer. He has his own darkroom. He is president of the Hartford Rotary Club.

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**Fred Jackson** has been elected vice president of the Dime Savings Bank of Brooklyn. Since he joined it in 1929, the bank says, a "major proportion of $600 million in home mortgages has passed over his desk."

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*DIED:* Stewart McDonald, 77, blunt-talking Scotsman who headed FHA from 1935 to 1940, of pneumonia in New York City, Jan. 3. He was named FHA commissioner after a career which included owning a buggy factory, an auto factory, manufacturing farm implements and electrical equipment and serving as police commissioner of St. Louis.

INP



McDONALD (1931)

A capable administrator, he was credited with getting FHA established with money lenders in the late '30s after it suffered a surfeit of promotion.

Those were FHA's trail-blazing days, but he was a cautious man about trail-blazing. He warned that FHA could go just so far in liberalizing mortgage terms because it had to depend on bankers to put up the money.

"If we get too far out in front, our program will look nice but won't mean anything," he used to say.

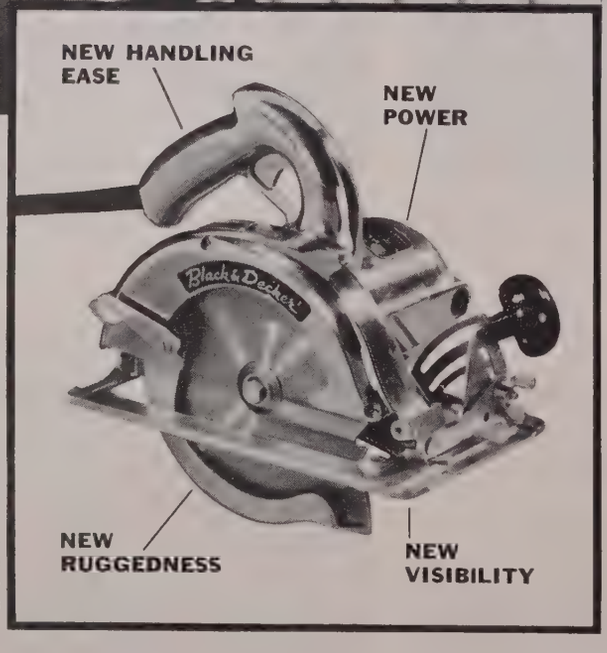
In keeping with his cautiousness, he opposed the proposal to raise FHA's maximum loan-to-value ratio to 90%. "Any banker who would make a loan like that, ought to have his head examined," he told Congress. Later, he conceded that the 90% mortgage was one of the best things FHA had ever done.

McDonald was a crony of the late RFC Administrator Jesse Jones and it was Jones who boosted him to board chairman of Maryland Casualty Co. in 1939. He kept his FHA job, too, for another year, despite occasional murmurs from the press. He was honorary chairman of Maryland Casualty when he died.

*OTHER DEATHS:* Builder **Burton Frances Fletcher Sr.,** 50, Dec. 9, in Arlington, Va.; **Charles Warner,** 79, board chairman of the Warner Co., Philadelphia building materials concern, Dec. 11; **Frank S. Kaulback,** 78, retired vice president and director of the American Radiator & Standard Sanitary Corp., Dec. 20, in Charlottesville, Va.; Retired Lumber Dealer **George Stevens,** 84, former president of the Northeastern Retail Lumber Assn., Dec. 20, in Mount Vernon, N. Y.; Retired Builder **John E. Larson,** 94, Dec. 30, in Waukegan, Ill.; **Arthur K. Bowes,** 84, retired secretary of the Illinois Title & Trust Co., Dec. 30, in Waukegan, Ill.




# New Saws designed with *YOU* in mind... by Black & Decker®




## BUILDER'S BEST BUY

- ***NEW POWER***—Cooler running B&D-built motor is custom-engineered for tough sawing jobs, continuous operation.
- ***NEW HANDLING EASE*** — Streamlined lightness and balance, easy depth and bevel adjustments, added safety features, guarantee better control of saw in the wood.
- ***NEW RUGGEDNESS***—From the motor out . . . your Black & Decker Saw is built to last for years of rugged, dependable sawing. Unsurpassed B&D quality!
- ***NEW VISIBILITY*** — New picture-window view, new double guide edge make line-of-cut and cutting edge of blade visible at all times. New air flow blows sawdust clear of job, clear of your eyes.

## Board for board—job for job —B&D Saws outcut 'em all!

On-the-job tests prove new B&D Saws outcut, outperform, outlast other builder saws—with power to spare!

New streamlined lightness and balance, easy depth and bevel adjustments, added safety features, plus plenty of long-lasting, rugged power. Black & Decker Heavy-Duty Saws are best because they're made better . . . they're best because they're easy to control in the wood! For more new saw information, send your name and address to: THE BLACK & DECKER MFG. CO., Dept. H-702, Towson 4, Maryland.

**4 Builder models . . . from $69.50**

B&D Black & Decker®

World's Largest Maker of Portable Electric Tools

Find Your B&D Supplier in 'Yellow Pages'

Look under "Tools-Electric"



# everybody's talking about the importance of women (everybody gives you some selling help, based on one sales feature),

# but . . .

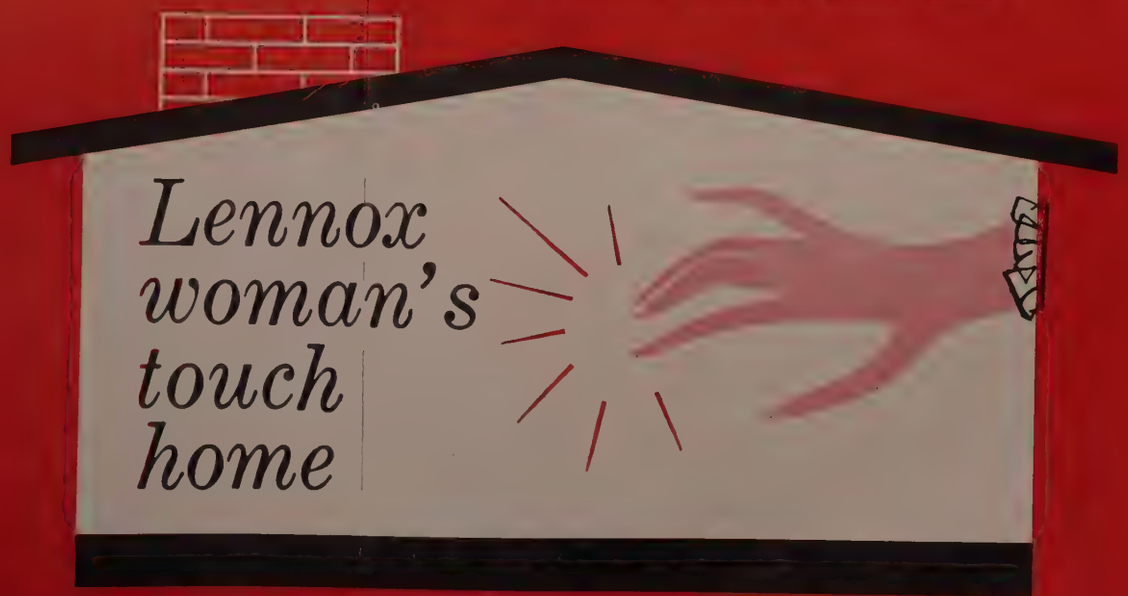


* Women, who own 65% of the nation's private wealth; women, who have a strong voice in money matters of 7 out of 10 U.S. families; women, who, 8 times out of 10, influence the type of house selected; women, who, as you know, have the last word in buying *most* new homes!

## See inside for all the facts →

# *the woman's touch*

*a hard-working, dollar-sound, four-part plan that makes good sense because it really helps you sell!*




**1** Dramatic ads in national magazines for women, to promote the most important *woman's touch* of all– **LENNOX** all-season air conditioning!

No doubt about it! Women are sold on air conditioning. A survey of women readers of Ladies' Home Journal shows that 88% want it in their homes. Ads in Vogue, McCall's, Living for Young Homemakers and Woman's Home Companion sell them on Lennox . . . for you.




**2** Compelling national ads with your name and address to sell women on seeing your *woman's touch* homes!

Lennox runs these convincing ads for you, in magazines women live by: Woman's Day, read by over 4,000,000 homemakers, your best prospects . . . and Family Circle, read by more than 3,600,000 homemakers, hundreds right in your community! Every ad features your name and address. Every ad tells your prospects why, of all new homes in your area, yours are most thoughtfully designed with women in mind.

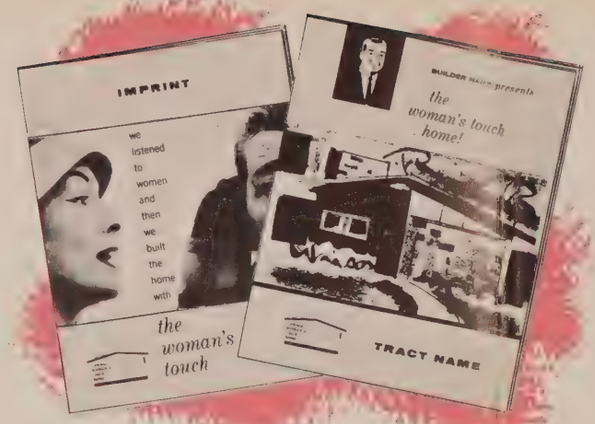
**PLUS**, the world's most complete line of all-season air conditioning–**LENNOX**!

*Better-engineered gas- and oil-fired furnaces!*
*Ultra-quiet air conditioning units!*
*127 different models . . . for every home use!*

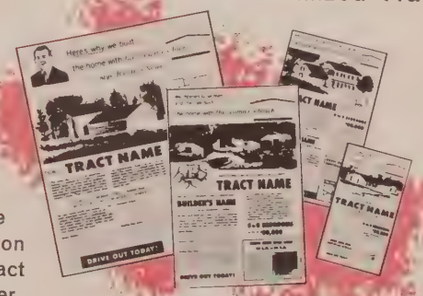
It's a fact that almost 9 out of 10 women want air conditioning for their homes. And 7 out of 10 want central air conditioning . . . all-season comfort all over the house. Leading builders are convinced that central air conditioning is a powerful selling feature. To charm the ladies, and thus to sell more homes—Lennox is your logical choice.

# 3 Big, idea-packed sales promotion package to help you turn lookers into buyers!

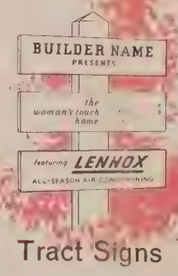
Here is powerful ammunition to help you make this program work wonders for you. A collection of selling aids beamed right at the woman. Tract brochures that are personally yours, newspaper ad mats, tract signs, in-house display signs, radio commercials, publicity, a promotion calendar to guide your efforts . . . all combine to help you make the most of this complete program at your point of sale!




Personalized Tract Brochures



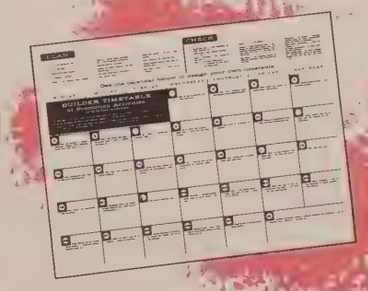

Newspaper Ad Mats




Tract Signs

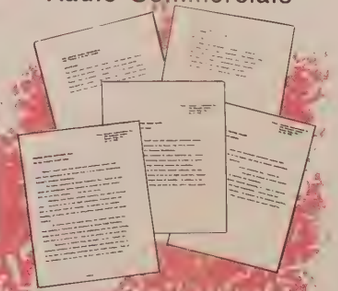



In-house Display Signs



Promotion Calendar

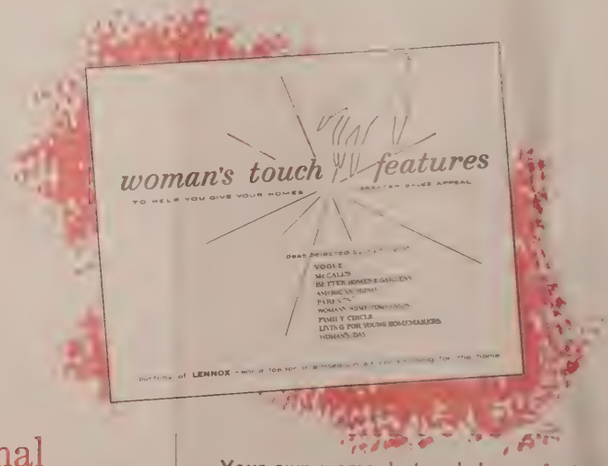
Radio Commercials



Publicity Stories

# 4 A brochure of *woman's touch* home feature ideas to give your homes extra sales appeal!

Here's a potent extra . . . the real "meat" of th[illegible] extraordinary selling pl[illegible] a world of wonderful ideas for home features [illegible]ved by women fo[illegible] and selected by the editors of leading magazines [illegible] Woman's Home Companio[illegible] McCall's, Vogue, Living for Young Homemakers, Parents', Better Homes & Ga[illegible] American Home, Family Circle, and many others. These features are [illegible] in the design of your model homes.




## National competition for home-feature idea awards!

Your own woman's touch home features—original ideas that show your awareness of women's desires—may win you national recognition. These ideas will be judged by a panel of impartial experts. Awards will go to ten top winners. To learn more about this much-talked-about contest, mail the convenient coupon on the back page of this insert.



## Featuring the revolutionary new Lennox Stowaway Central Air Conditioning System

- Added sales appeal for any home—proved by thousands of installations
- Self-contained air-cooled unit . . . no plumbing necessary
- Compact, 46″ x 30⅝″ x 22″ unit requires practically no maintenance
- For many practical applications in homes of any architectural style
- Refrigeration circuits 100% hermetically sealed
- No cooling tower; no complex wiring; units come ready to install
- 2-ton, 3½-ton, 5-ton sizes provide proper capacity for any home
- Up to 40% less operating cost than other air-cooled central systems of similar capacity
- Quiet, efficient, with exclusive engineering features

## All made by LENNOX

*. . . world's largest maker of products for home comfort!*

11 strategically located plants give prompt parts and engineering service throughout the U.S.A. and Canada.

And most important to you (see back page)

only Lennox
gives you
a complete,
all-new program
to sell women*

...carefully planned
to start women on their way
to your model homes!

This imaginative new sales program is *not* just another promotion idea, dreamed up to dramatize one product. It's a bright new concept of model home promotion . . . combining national advertising, local sales promotion, and a brand new home design ingredient . . . giving you a great advantage over competing builders . . . and guaranteed *to make women want your homes!*

Fast, efficient
service by more than
5600 local Lennox
Comfort Craftsmen—one
in your community!

LENNOX
comfort craftsman

It takes more than a brand name to do a job with heating and air conditioning today. Assured satisfaction with this wanted home comfort feature requires the savvy and the service of a qualified expert—a local Lennox Comfort Craftsman. These men are factory-trained by Lennox engineers to custom-engineer each installation. They deal direct with Lennox (not through a jobber or distributor); have a factory service team on call for help on any special problems. That's why it pays to do business with your local Lennox Comfort Craftsman.

Plan now...today...to add the
golden touch to your home selling with
*the woman's touch*

Mail this coupon right away!

**LENNOX INDUSTRIES INC.**
**Merchandising Dept. HH, Marshalltown, Iowa**

Please send me complete information about the woman's touch selling program, including details of the woman's touch model home promotion package, and your national competition for home-feature idea awards.

NAME_____
FIRM_____
ADDRESS_____
CITY_____ ZONE____ STATE_____

# Will your house be . . .

# the BIG NEWS

## in your state this year?

*ENTER THIS NATION-WIDE COMPETITION*

**FOR THE BEST VALUE IN NEW HOMES TO BE OFFERED BY BUILDERS THIS YEAR**

THE AMERICAN HOME




*Citations for 1957*

**36 CITATIONS**

**12 GRAND AWARDS**

**for "Best house for the money"**

All 36 CITATION HOMES, built by the top builders across the country, will be featured editorially in The American HOME Magazine during 1957.

**For more detailed information write to:**

Mr. Hubbard Cobb, Building Editor
The American HOME Magazine
300 Park Avenue
New York 22, N. Y.

# the BIG SELL this year




Make this year bigger than ever — use the nationally advertised products pre-sold in . . .

THE "TRADE-UP" MAGAZINE O

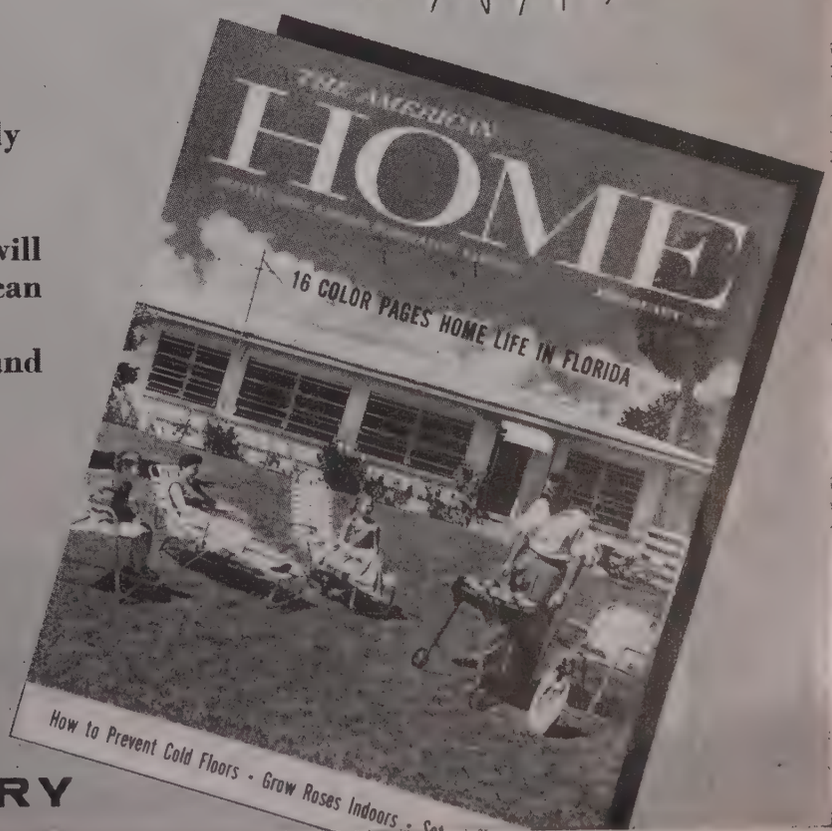
# A Seven Year Record!

**Every year, a greater percentage of American HOME families BUY and BUILD houses than the reader-families of any other mass-circulation magazine.**




A magazine with all home-editorial naturally attracts the serious prospects for a home.

That's why in 1957, as *every* year, you will find your best prospects reading The American HOME. Over 3,100,000 families buy this magazine for one reason only – to get ideas and suggestions for a better way of life – *their new home!*




**MR. BUILDER:**

*These home-minded families will choose the 12 "best houses for the money" in 1957. Enter yours now.*

**THE BUILDING INDUSTRY**




"And—our dream house is being comfort protected with *REFLECT-O-RAY"

No question about it—dream homes quickly become realities in these days of modern thinking and living. Alert builders provide the best in home insulation with the *least dollar expenditure,* by using materials faced with REFLECT-O-RAY. Millions of tiny, polished aluminum flakes, permanently bonded to tough, durable backing paper reflect summer's hot sun and winter's furnace heat to make indoor living a comfortable pleasure, regardless of outside temperatures. REFLECT-O-RAY is also a natural "Breather" sheet. It prevents condensation build-up without losing any of its reflective properties. For year 'round *comfort everybody can afford,* ask for and use insulations faced with REFLECT-O-RAY.

*REFLECTIVE "BREATHER" SHEET FACING FOR INSULATION BLANKETS AND BATTS UTILIZING ON THESE AND OTHER FAMOUS BRAND INSULATIONS:

PIGMENTED WITH ALCOA ALUMINUM

Carey

Sealed REFLECTIVE LINER BALSAM-WOOL Blanket Insulation STANDARD

Gold Bond TWINSULATION

USM SINCE 1875 MINERAL FIBER Stud-Pak

REFLECT-O-RAY is an Aluminum Pigmented product of

APPLETON COATED PAPER COMPANY

APPLETON, WISCONSIN

## INSURED CREDIT

May I express my appreciation for the item (Dec., News) concerning our Credit Insurance Program on modernization loans.

Although the idea of having private insurance companies enter the credit insurance field is not new, it is gratifying to know that what has been discussed many times in the past is now a reality.

ARTHUR J. FRENTZ, *president Insured Credit Services, Inc. Chicago*

## "HOW BIG IS HOME FIXUP"

Your summary analysis ("How Big is Home Fixup?," Nov., p. 133) certainly shows the deplorable state of "fixup" statistics.

Home repair and modernization is a huge business. When you write "that the available statistics by no means prove that it is anything like the $15 billion a year market some people profess to see," have you considered the size of this market for the materials supplier? I have no brief for the $15 billion figure, but the entire "fixup" market is substantially larger than the $5-6 billion contractor portion which you have found.

Let's agree to do a better job of determining the size of the home "fixup" market. We need this information to do an intelligent planning job over the months and years ahead.

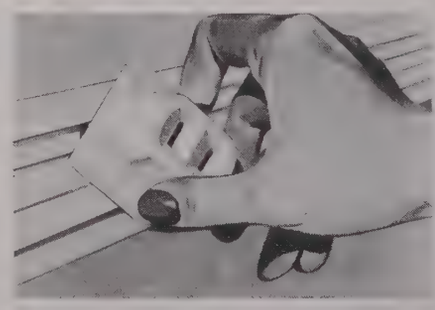
WALTER E. HOADLEY JR., *treasurer Armstrong Cork Co.*

## ELECTROSTRIP

Why is it nice things always seem to boomerang? I'm referring to your New Products section of the September issue of HOUSE & HOME. Here you show a nice picture of a pair of hands installing some sort of an electrical product, but unfortunately this is not Electrostrip, nor is it built by BullDog Electric Products Co. as you identify it.

We'll be happy to supply you with photographs of BullDog's Electrostrip.

W. G. WINCHESTER, *account executive MacManus, John & Adams, Inc.*



*Above, Bulldog's Electrostrip.*

## COSTS OF ADEQUATE WIRING

As a home purchaser, I was most interested to read the Round Table discussion on adequate wiring.

Perhaps a point that you could have discussed is how to keep asking prices for additional electrical work commensurate with a fair and reasonable profit.

I can assure you that most home buyers, properly educated, would gladly pay $70 extra for adequate wiring if $70 were the cost.

I can see no justification for paying $10 for each concealed telephone outlet, $35

*continued on page 98*

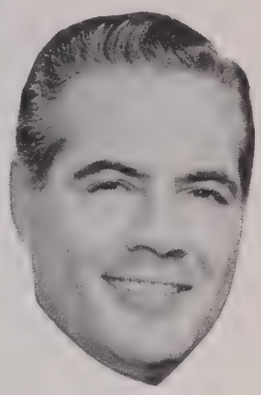


## "...lower heat bills make sales sense"

"**I build** hundreds of homes every year and *know* the importance of attracting buyers *fast!* We've used Gold Bond Twinsulation in our homes because its added reflective quality keeps winter heat in and summer heat out. Prospects are impressed when I show them how!"

## "...blankets are rigid enough to go up fast"

"**I install** Gold Bond Twinsulation in homes throughout our area and there's no question in my mind that it saves us money on job installation. The rock wool is sealed to both sides, the entire blanket is stiffer, and easier to handle."



## "and that's why it's Gold Bond

# TWINSULATION"



**Builders and applicators** who have used Gold Bond Twinsulation in both custom and development homes know how important it can be in the home-sales story. When home prospects learn that Twinsulation actually keeps homes warmer in winter and cooler in summer, *the sale is lots easier.* When they are told of the increased fuel and power savings in heating and air conditioning, *the sale is much faster!* And the famous Gold Bond brand name means a quality product throughout. For the full story on how Twinsulation® can help your sales, see your Gold Bond® representative or write National Gypsum Company, Dept. HH-27, Buffalo 2, New York.

OPERATION Sock-it-to-FIX HOME IMPROVEMENT

*ROCK WOOL INSULATION*

NATIONAL GYPSUM COMPANY

Gold Bond
BUILDING PRODUCTS

# Motels make B & G Hydro-Flo* HO













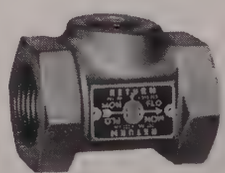
ONLY **WATER** OFFERS ALL **5**

- Comfort heating
- Summer cooling
- Hot faucet water
- Zone control
- Snow melting

Everything for heating a



**B&G Flo-Control Valve**
Helps keep indoor temperature uniform.



**B&G Monoflo Fitting**
Permits use of single main—cuts piping cost.



**B&G Relief Valve**
Protects boiler again excessive pressure.

# WATER HEATING the key to full occupancy







*Mr. Builder, these signs should give you something to think about!* Motel owners everywhere make a strong point of "Radiant Hot Water Heat" as the final luxury touch to today's fine motor court accommodations.

*The same features which make forced hot water heating alluring to travelers can be applied as a distinguishing mark of genuine quality to your homes!*

B&G *Hydro-Flo* Forced Hot Water Heating offers all the superior comfort advantages of *radiant* heat. Sunny warmth so smoothly controlled that every change in the weather is met with a corresponding change in the heat supply. No over heating—no under heating—no drafts —no fuel waste! And a year 'round supply of hot faucet water—always plenty for automatic washing appliances.

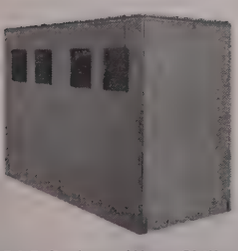
Now add these *plus values*, which can be included when building or at any time thereafter...zoning for different temperatures in different parts of the house...snow melting...and summer cooling in a manner which makes no compromise with the best in heating.

Builders of homes in every price bracket are capitalizing on the distinction offered by the B&G *Hydro-Flo* System. Your local B&G Representative will be glad to give you full information.



**B&G BOOSTER**
The B&G Booster Pump is the key unit in a B&G *Hydro-Flo* System. Quiet, dependable, long-lived... over 2,000,000 have been installed to date.

## ooling with water



**B&G Package Water Chiller**
for summer cooling systems.



**B&G snow melting heat exchanger**
Connects to same boiler that heats the house.

*Reg. U. S. Pat. Off.

# BELL & GOSSETT
COMPANY
Dept. ER-10, Morton Grove, Illinois

*Canadian Licensee: S. A. Armstrong Ltd., 1400 O'Connor Drive, Toronto, Canada*

# PRUDENTIAL INSURES SNOWLESS SIDEWALKS WITH A STEEL PIPE MELTING SYSTEM



When bitter winds whip in from the lake and pile up snow on Michigan Boulevard, sidewalks and entrance areas of Chicago's great new Prudential Building will stay as snow-and-ice-free as on a summer day. They were foresightedly protected by a Steel Pipe Snow Melting System!

Automatic snow and ice melting systems are much more than a "convenience." In the snow belts of the nation, installation costs may be repaid in just a few seasons by elimination of costly manual snow removal methods. Add the advantages of accident prevention, attraction of pedestrian traffic, reduction of lobby floor cleaning costs, and you have good reasons why steel pipe snow melting is an economical investment.

*Steel Pipe is first choice* for such installations, as it is for radiant heating, fire sprinkler systems, plumbing, power, steam, air transmission lines and electrical raceways. In fact, it's the most widely used pipe in the world.

Send for the free 32 page booklet "Steel Pipe Snow and Ice Removal Systems."

Committee on
**STEEL PIPE RESEARCH**
AMERICAN IRON AND STEEL INSTITUTE
150 East Forty-Second Street, New York 17, N. Y.

Steel Pipe is First Choice

# new Andersen Beauty-Line window




*a new idea in window beauty from Andersen Corporation*

*see for yourself . . . . . .*






*Andersen*

# Beauty-Line window

*packed with features that give your homes sales appeal!*

- **trim narrow lines**
- **low per-square-foot cost**
- **fixed and ventilating sash in one unit**
- **completely assembled and packaged**
- **seven popular sizes**
- **exceptionally weathertight**

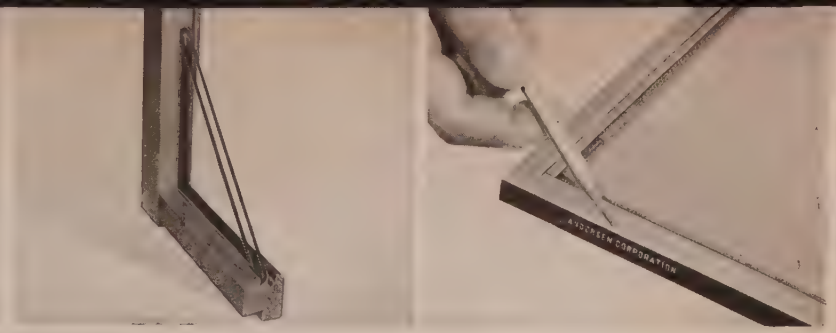
*more . . . . .*



**Ideal for bedrooms.** Here two 4'7" high Beauty-Line Windows combine with 30" Andersen Flexivent Units to bring matchless window beauty to this light and cheerful bedroom.




**factory packaging** protects new Beauty-Line Window. Makes handling safe and easy in warehouse and at building site.




**optional features** include welded insulating glass (left), aluminum frame screens (right) —also double glazing.

**three choices of operating hardware for new window**



*1. Standard lock* pulls sash tightly shut to assure fully weathertight seal.



*2. Bar-Lock* offers tight closure in underscreen operation at low cost.



*3. Roto-Lock* works under screen. Dual arms pull sash ends in snug and tight.

# new Andersen Beauty-Line window combines beauty, quality and low cost !

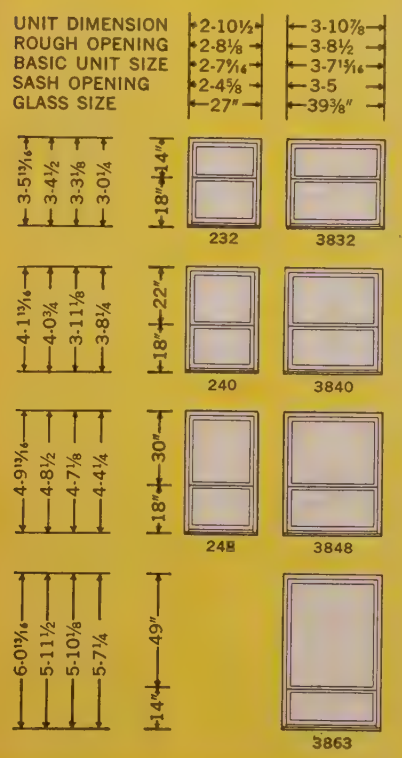


**in split level homes** versatile new Beauty-Line Windows blend perfectly to enhance architectural design no matter what exterior you have in mind.



**in popular one story style** new Beauty-Line Windows add charm and appeal to exterior appearance, whether home is traditional or contemporary.

**new Beauty-Line window offered in four heights, two widths**



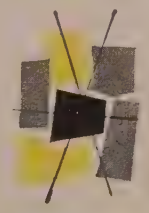

Here's the window to bring new beauty, new sales appeal to built-for-sale homes! It's called the Andersen Beauty-Line Window. It has a fixed upper sash over an awning style lower ventilating sash . . . both combined in a single unit.

Feature of Andersen's patented design is an exceptionally narrow meeting rail between the upper fixed sash and the lower ventilating sash.

Economies effected in the design, and through the use of a fixed upper sash, mean Andersen brings you a low over-all cost per-square-foot of glass area with the new Beauty-Line Window.

Versatility of the new Beauty-Line Window makes it ideal for solving almost any window problem. It's available in seven sizes with four heights and two widths (see size table). All sizes can be easily joined together to form mullions and triples. The Beauty-Line can also be used in conjunction with other Andersen WINDOWALLS.

The new Beauty-Line Window comes completely assembled and packaged from the factory. You can get full information from your lumber and millwork dealer. Or write direct to Andersen Corporation.



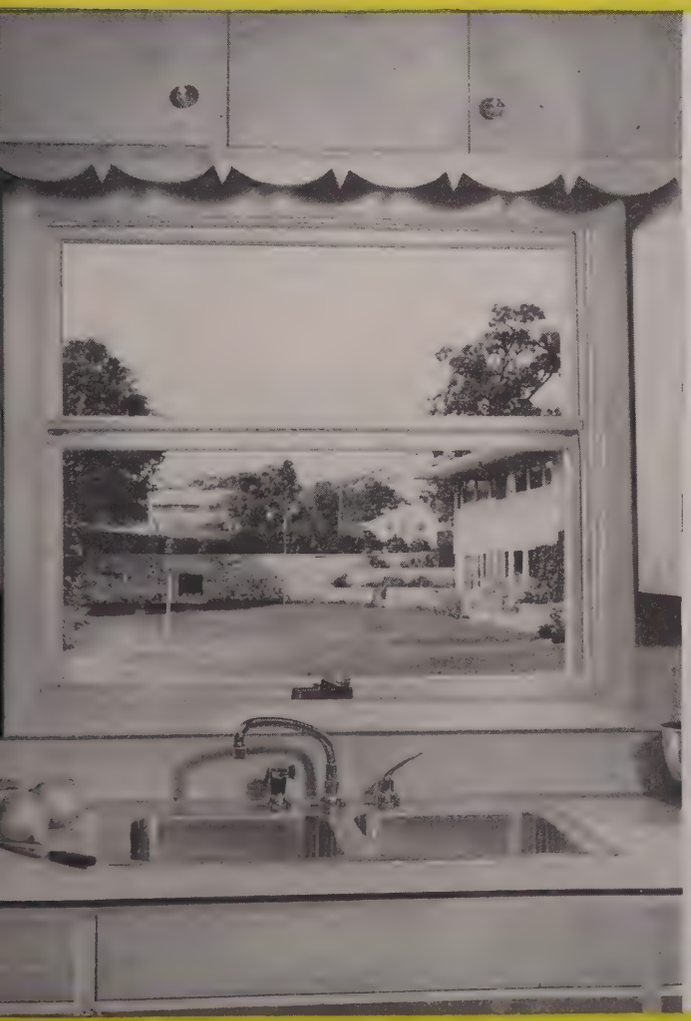
Andersen Windowalls

TRADEMARK OF ANDERSEN CORPORATION

ANDERSEN CORPORATION • BAYPORT, MINNESOTA



**Ideal for living rooms.** Big 5′10″ high Beauty-Line Windows can be easily joined together to form glamour Windowalls . . . proven selling features in today's homes.



**Ideal for kitchens.** Short 3′3″ height of new Beauty-Line makes perfect kitchen window for use over sink or counter.



**Ideal for dining rooms.** Medium 4′7″ height of new Beauty-Line Window is useful in dining rooms . . . and all through the house.



Opportunities Unlimited

*to combine beauty and utility in the modern home with*

H&K Perforated Metals

**Among its many uses H & K perforated metals are utilized in:**

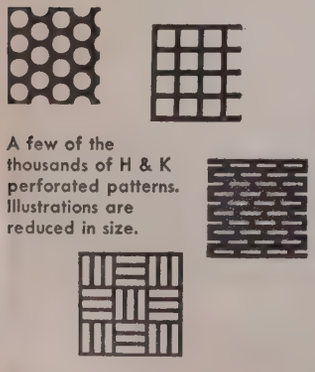
*Room dividers and partitions*
*Ventilator grills in doors*
*Sink fronts*
*Cabinet ventilators*
*Heating and air conditioner dust grills*
*Decorative railings*
*Radio speakers and Hi-Fi systems*
*Grills for exhaust ventilators*
*Cabinet shelving*
*Food and cleaner racks*
*Kitchen utensil hanging racks*
*Clothes hampers*
*Portable and built-in furniture*
*Lighting fixtures*
*Household appliances*

Also other materials for ceiling, wall and floor tile using perforation and inset

Architects, builders and product designers are discovering many new ways to effectively use Harrington & King perforated metals. In basic construction units, in accessories, in appliances, perforated metals have proven to be an ideal medium for decoration, for utility and where a combination of these features is essential.

In the kitchen, in the living room, in the rumpus room—in every room in the house—perforated metals are used for purposes of concealment, ventilation or for appearance alone. Although rich in beauty, they are inexpensive. Thousands of different perforated patterns are available.

In addition to perforating practically all metals in various thicknesses, H & K can perforate most plastics and composition wood products—furnished in sheets, rolls or pieces cut to size. Margins or unperforated areas can be specified.



A few of the thousands of H & K perforated patterns. Illustrations are reduced in size.

*FILL IN AND MAIL COUPON TO NEAREST H & K OFFICE*

THE Harrington & King PERFORATING CO., INC.

*Chicago Office and Warehouse*
5677 Fillmore St. • Chicago 44, Ill.

*New York Office and Warehouse*
104 Liberty Street • New York, N.Y.

Please send me ☐ GENERAL CATALOG NO. 62
☐ STOCK LIST OF PERFORATED STEEL SHEETS

NAME_____ TITLE_____

COMPANY_____

STREET_____

CITY_____ ZONE_____ STATE_____


for each extra circuit and $8 to $10 for each extra electrical outlet.

NORMAN SPECTOR
*Ridgefield, N.J.*

## HOMES FOR BETTER LIVING AWARDS

We are glad to cooperate in the annual awards for *Homes for Better Living*. The program has been a real influence on the trend toward better housing and I extend our hearty congratulations for HOUSE & HOME's leadership in major channels of housing activity like this.

HAROLD P. BRAMAN, *executive manager*
*National Savings & Loan League*

## RED CEDAR SHINGLES

In your November issue you show a photograph of red cedar shingles being applied on the roof of a home, and we are grateful for the publicity. Our happiness is muted, however, because the cut lines refer to asphalt shingles!

The illustration immediately adjacent refers to striated wood shingles and here again our joy is short-lived because the photograph shows No. 2 shingles (not striated shingles) applied in the old-fashioned single-coursed method.

VIRGIL G. PETERSON, *secretary-manager*
*Red Cedar Shingle Bureau*

## PREFABRICATION ISSUE

HOUSE & HOME has done it again! Your December issue on prefabrication is a fine presentation on this fast growing, progressive industry.

CONRAD "PAT" HARNESS,
*executive vice president,* PHMI

We are getting hundreds of dealership inquiries from the December cover story. I never realized how effective your magazine really is. It reaches the people we are looking for. I think you have a splendid magazine for the building industry and are doing a superb job for prefabrication.

MARSHALL ERDMAN, *president*
*Marshall Erdman & Associates, Inc.*
*Madison, Wis.*

## House & Home's NEW COVER

I like the new cover on HOUSE & HOME. Your change has accomplished two things:

1. You have minimized commonness of appearance. It now looks more like what it is—"America's Biggest Industry Monthly for America's Biggest Industry" and less like *House Beautiful, Living,* etc.

2. You now say, on the cover, what the magazine is, who it is for and who should be interested in it. It is also now simple to determine the content of the primary articles without fumbling through the magazine for a table of contents.

W. W. SMITH, *manager*
*General Electric Co.*
*Plainville, Conn.*

## PREFAB DIRECTORY

*The name of Swift Homes, 1 Chicago Ave., Elizabeth, Pa., was omitted from the prefabrication directory in the December issue. This is an error which the editors deeply regret.*

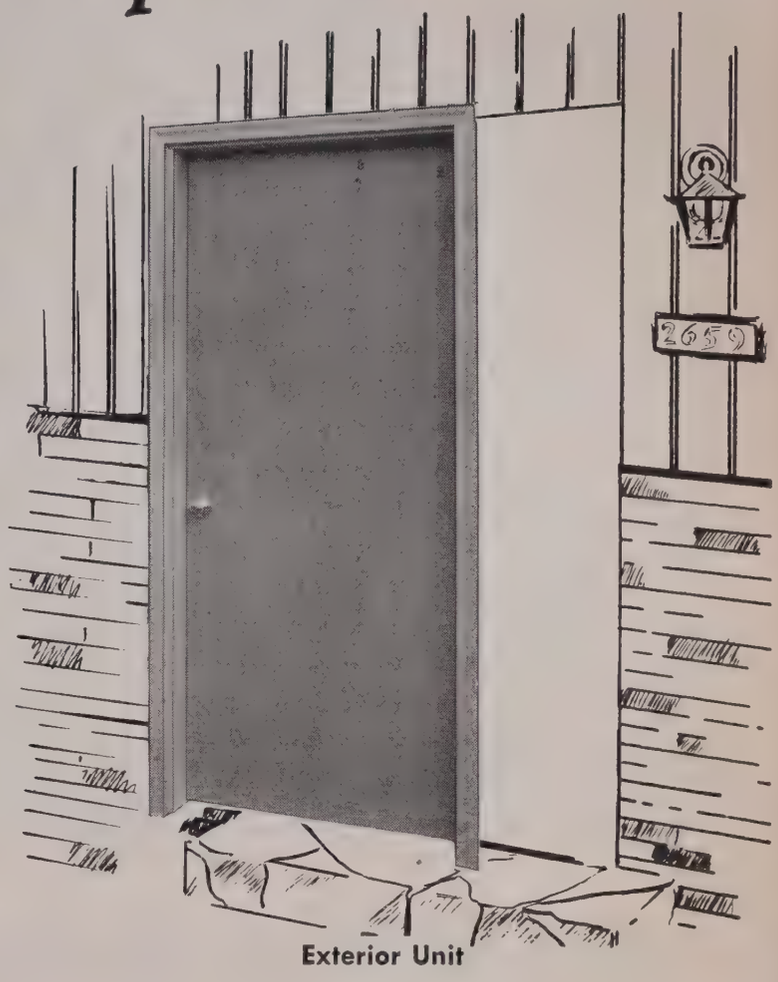
*Swift Homes are sold through franchised retail distributors for the do-it-yourself market. The houses are precut, include contemporary, ranch style, story-and-a-half and split level designs of one to four bedrooms. Ira H. Gordon is president, J. J. Levin, sales manager.*

*In the same directory, the address of Economy Buildings, Inc., should have been listed as West Chicago, Ill., not Chicago.*—ED.

# ...fit Windsor E·Z Hung Doors into YOUR picture



Interior Unit




Exterior Unit

*Inside or outside* . . . E-Z Hung Doors are your *best buy* in ready-made door units. The Morgan-Wightman E-Z Hung Door is *completely assembled*, including all hardware . . . and can be installed in an average time of only 20 minutes! Both Interior and Exterior units are made of White Ponderosa Pine jambs and casing, with doors *in the veneer of your choice.* All units are *precision built*, insuring ease of installation and a finished opening deserving pride of the most exacting craftsman. And best of all, E-Z Hung Doors can be installed *after* all other work is completed . . . giving you clean and unmarred millwork. All units bear the label of the A. F. of L. Carpenters and Joiners of America.

***Out soon!*** **A big NEW Morgan-Wightman catalog. *The biggest ever*** **. . . 156 pages with *everything* you need in building materials. To be sure of getting a copy, write today and reserve one in your name. *(Sorry, no catalogs mailed to individuals. Write on your company letterhead or supply information as to your business.)***




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**ST. LOUIS · CHICAGO**

**SEND NOW FOR OUR LATEST CATALOG**
***No Cost—No Obligation***

**Morgan-Wightman Supply Co., Dept. 30**
**1541 Salzman Ave., St. Louis 20, Mo.**

Please rush me your new free catalog.

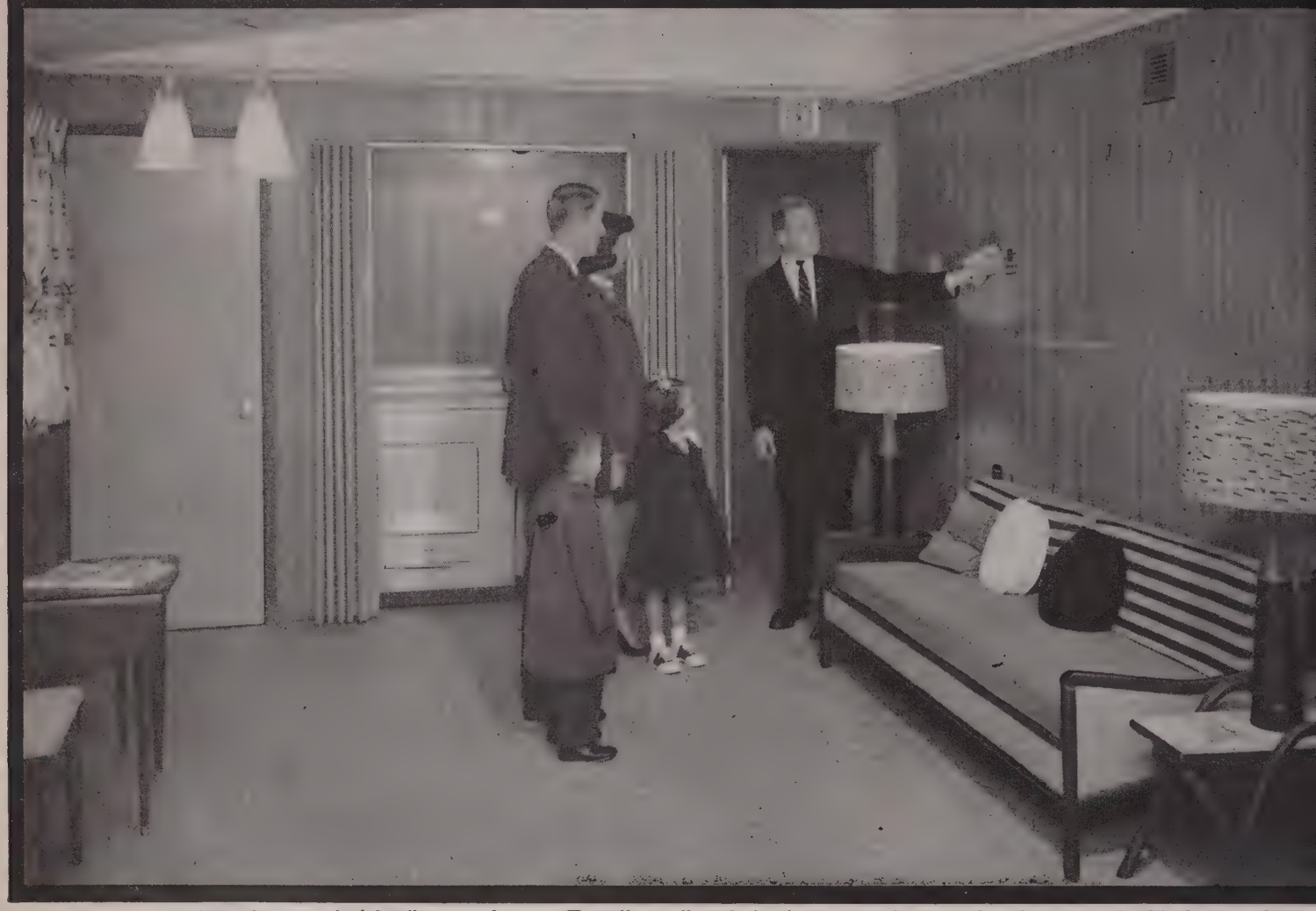
NAME_____

COMPANY_____

STREET ADDRESS_____

CITY_____ ZONE____ STATE_____

# Textolite·Ideas FOR YOUR MERCHANDISING FILE



Attractive, practical family room features Textolite wall surfacing in warm walnut wood-grain pattern in this Canton, Ohio,

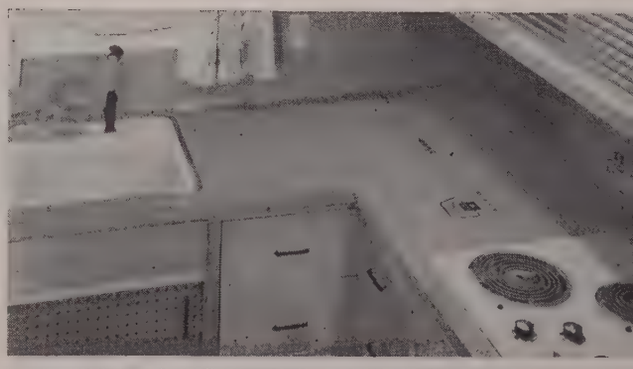
# General Electric Textolite® plays 4 big roles in Ohio Idea Hom

## Ohio builder, E. J. Plott, chooses long-lived laminated surfacing for walls and work surfaces in family room, bath, laundry, and kitchen!

Rich wood-grain walls that never need refinishing! Colorful work surfaces that stay new-looking through years of family use! These are typical of the sales features that help sell many of E. J. Plott's homes before they are even completed. And Textolite surfacing made them possible!

Like Mr. Plott, you'll find that General Electric Textolite surfacing does a better selling job for you all through the house. Over 80 patterns and colors. Luxurious marbles . . . wood grains . . . distinctive patterns that women love . . . and behind all this the tremendous selling power and quality of the General Electric name!

Install General Electric Textolite surfacing . . . it *sells!*



**Modern kitchen** has General Electric Textolite surfacing on cou
walls, and back-splashes. It cleans with a swish—resists
and stains—offers Mix-or-Match and House & Garden c
Send for new folder showing over 80 patterns and colors!

GET ON OUR "NEW-IDEA MAILING LIST"!

General Electric Co., Dept. HH-2-7
P.O. Box 5911, Cleveland 1, Ohio

Please send me your new 1957 Pattern Folder, and add my name to your "New-Idea Mailing List."

NAME _____ TITLE _____

FIRM _____

CITY _____ ZONE _____ STATE _____

**Textolite®**
LAMINATED SURFACING
GENERAL ELECTRIC

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Volume XI, No. 2

ABP ABC



FEBRUARY 1957

# House & Home

STORY OF THE MONTH

116 *How to start a one-man boom*

EDITORIAL

104 *Let's do something* NOW *about the* FHA *premium*

158 *More readers have their say on the Money Round Table*

NEW HOUSES

134 *What does it take to make a best seller?*

DESIGN

138 *The Family Room: 12 pages of plans and ideas*

150 *How to use built-ins in every room*

LAND PLANNING

108 *Here's a new idea for using expensive by-passed land*

154 *Can you save $1,000 a lot by doing your own development work?*

MARKETS

132 *To be sure your house will sell, first make a market analysis*

NEW WAYS TO BUILD BETTER

176 *Are you making these 13 common heating mistakes?*

183 *New electronic ovens: are they ready for your market?*

186 *New air conditioners, new forklifts and other new products*

208 *30 Technical Publications you should know about*

214 *Technical News about a clear span roof, sewage lagoons, air conditioning*

216 *What the leaders are doing*

NEWS

37 *Mortgage yields head for 6%—even for* FHAS, VAS

43 FHA *gives package mortgages a sweeping endorsement*

50 *What will Congress do about* VA *interest, Teague bill?*

35 *Index to these and other News reports*

DEPARTMENTS

88 *Letters*

230 *Advertising Index*



Cover: John Long's new best-selling patio model. Photo: Bob Markow.

*Let's do something* NOW *about*

# THE FHA PREMIUM

There is just one way we can raise our bid for mortgage money without making homes cost more to buy and own.

The new 5% FHA interest ceiling is already proving too little and too late, as the HOUSE & HOME Round Table on Money warned it might. It now looks as if nothing less than 5½%* interest can make enough money available everywhere to finance the new homes America needs. But 5½% interest on top of the ½% FHA insurance premium could make the monthly cost of good new homes too much higher. The only way out of this fix is to . . .

*Cut the premium on* FHA *insurance. Then home buyers could pay higher interest without increasing either their down payments or their monthly payments.*

**FHA insurance costs much too much** —at least on Sec. 203 houses. It costs more than sound actuarial practice can justify. It costs so much that FHA has piled up reserves 70 times greater than all its losses. It costs so much that FHA could meet a mortgage collapse like 1933 without even taking advantage of its most important safeguard—the right to pay off in debentures instead of paying off in cash. It costs more than twice as much as similar government insurance costs in Canada. It costs more than twice as much as private insurance companies in England charge for comparable insurance with no government backing at all.

The only reason FHA's premium looks low to the uninformed is that FHA insures not only the risk portion of the mortgage, but also the portion on which no insurance is needed. A 2% premium on all of a 90% mortgage is about the same as an 8% premium on the risk portion above the conventional 67%, or 18% on the risk portion above the savings and loans' 80% ceiling. (In England only the risk portion above 80% is insured at 10% premium.)

FHA's premium should be high enough to meet a mortgage crisis—even a mortgage crisis like 1933; nobody in our industry wants FHA abused to conceal a Federal subsidy. But at today's high rates, FHA is just the opposite of a concealed subsidy; it is more like a concealed Federal tax on the ownership of small homes.

**FHA's insurance costs lenders much too much to handle.** Each month 2,200,000 separate little payments must be computed, collected, entered, credited. Each payment is a few cents less than the month before, a few cents more than the month ahead. The payments average less than $3, but they go on and on for perhaps 360 months! Once a year, FHA bills every lender for the premium due on every loan. Could a worse way to waste time and money be imagined? No wonder FHA balks at open-ending its mortgages.

**If 5½% interest won't produce money for government guaranteed mortgages the next answer is not to make home buyers raise their bid still higher. The next answer is to start equalizing the inducements by which the Federal Government is stimulating and in effect subsidizing home building's competitors in the money market. If home owners were given the same right to deduct 52% of their interest payments plus 52% of their depreciation from their tax bills, it would cost them a lot less net to pay 10% interest on their mortgages than it costs them now to pay 5% interest without those tax advantages.*

For years HOUSE & HOME has been urging a smaller mortgage insurance premium collected in advance. Last fall Professor Ernest M. Fisher of Columbia, exploring the adequacy of FHA's reserves on a grant from the Life Insurance Association of America, the Mortgage Bankers Association, the US Savings & Loan League, and the National Association of Mutual Savings Banks, provided the all-important statistics needed to support the change (see next page). The change was endorsed by the industry leaders at the HOUSE & HOME Round Table on how to get more money for houses, and now big lender Harry Held of the Bowery Bank has made it a key feature of his very important proposal for making FHA more workable (see p. 50 and p. 107).

The Round Table tentatively approved a single 2% premium in place of today's yearly ½%, and the Round Table approved adding the 2% to the mortgage instead of adding it to the down payment. This could be the easiest and simplest solution and it seems to be working well in Canada. (see p. 71).

A better way might be to adopt the British plan of insuring only the risk portion above the conventional loan ceiling, charging say a 5% single premium for the excess up to 80%, then 10% on the excess from 80% to 90% and 15% on the excess over 90%. On a 95% $9,500 mortgage with a 67% conventional loan limit this would cost $240 compared with $190 under the Canadian plan and over $500 paid over 30 years under today's FHA charges. This method would have the double advantage of charging a proportionately higher premium as the risk increases and of reconciling conventional with insured lending.

**Either of these plans should enable us to make FHA mortgages much more attractive to lenders without making them cost the home buyers a penny more!**

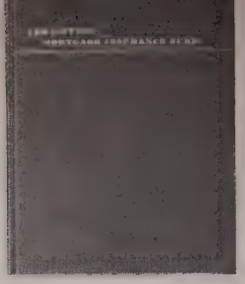
For 5½% paid the lender would be no more than today's 5% paid the lender and ½% paid FHA. And the prepaid single insurance premium would cost no more than the discounts (open and concealed) that home buyers must now pay to get money below the market rate.

*The government has said, not once but many times, that it would like to do something now for home building, the industry hit first and worst by tight money. Here is something the government can do almost overnight to ease our money pinch.*

If the federal government can afford to stimulate and subsidize corporate borrowing at today's prodigious rate by letting corporations deduct 52% of all their loan costs from their tax bills, the least it can do for us is to stop overcharging home buyers for their FHA insurance.

*Here is a chance for united industry action. Home builders, mortgage bankers, mortgage lenders, lumber dealers, and realtors should all get back of this proposal and push hard for immediate action. And to help the good work along every* HOUSE & HOME *subscriber would be smart to write his congressman, write his senator, and write* FHA *urging fast action on this surest way to get more money fast for our industry.*

*More about the FHA premium* ⟶



*Here is the evidence from Prof. Fisher's book* that*

# FHA insurance costs too much

1. In its first 20 years the total losses of the FHA mutual mortgage fund added up to only $2,968,293 on 5,282 properties taken over and resold. (FHA still had 430 foreclosed properties on its hands, on which its loss, at the same average, would be another $394,783.)

2. During those same years FHA piled up reserves and surplus to meet these losses totaling $215,757,547.95. This is more than 64 times all its losses!

3. In calculating its reserve requirements to meet a mortgage crisis FHA has adopted "extremely conservative assumptions" and postulated "the most adverse anticipations." It assumed a decline in house prices considerably greater than the decline between the peak in the 1920's and the trough of the 1930's, and it provided for the persistence of this price decline longer than that experienced in the depression of the 1930's. It disregarded completely the most important innovation in the FHA insurance plan—the right to ride out the crisis with debentures and so hold foreclosed properties for a favorable market. It assumed that properties foreclosed during a mortgage crisis will have to be sold at 60% of their depreciated value.

4. As a result, it appears that FHA could meet a mortgage collapse like 1933 without making use of the debenture safeguard.

5. If FHA would take full advantage of this debenture feature, it can be argued that FHA would need no reserves at all, since house prices have risen after every past mortgage collapse to a level higher than ever.

6. Of the $215,757,547 surplus and reserves FHA piled up in its first 20 years only $52,621,898 is earmarked for ultimate refunds under the mutual insurance clause. The other $163,135,649 is presumably uncommitted and could be used (at the discretion of Congress) as a revolving reserve for future mortgage insurance. In that case FHA would have still less need of collecting premiums from future borrowers big enough to pile up and maintain reserves as large as heretofore.

7. Even if we assume that the FHA reserve requirements cannot be changed on the basis of its 22-year experience, a single premium of about 4% paid in advance would net FHA (with interest) about as much as FHA has been netting on ½% a year on the declining balance, and it would provide the reserve just when it is needed most; i.e., in the first years before the mortgage has had time to season.

* *The Mutual Mortgage Insurance Fund, by Ernest M. Fisher and Chester Rapkin, Columbia University Press, $4.*

## SO HERE IS PROFESSOR FISHER'S RECOMMENDATION:

1. Let the mortgagee prepay the FHA insurance with a single premium (to be calculated by the FHA actuaries).
2. Instead of adding this prepayment to the face of the mortgage (which might raise legal questions) let the mortgagee protect himself with an agreement from the borrower to amortize the premium prepayment at the mortgage rate of interest over the life of the mortgage, just as he now agrees to pay taxes, hazard insurance, and FHA premiums.

FHA regulations would probably have to add the capitalized value of uncollected premiums to any debentures issued.

If the mortgage is prepaid FHA would return the unearned premium to the mortgagee and let the mortgagee collect from the mortgagor any difference between this unearned premium and the amount advanced. In the early years this would probably be more than the 1% FHA now collects; in the later years it would be less.

**Look how much less this would cost on a 5½% mortgage than today's ½% a year:**

If the actuaries should decide a 2% single premium would be adequate, its amortization would cost only 1/6% (.165%, to be exact) on a 20-year loan, or about ⅛% (.13626%) on a 30-year loan.

If the actuaries decide on 3%, its amortization would cost about ¼% (.2475%) on a 20-year loan or about 1/5% (.2044%) on a 30-year loan.

Even if the actuaries require a 4% premium (i.e., even if they insist that FHA must go on accumulating reserves at the present rate), the amortization would be only about 1/3% (.33019%) on a 20-year loan or about ¼% (.2725%) on a 30-year loan.

# Many leaders favor proposed premium change

A majority of the nation's top mortgage bankers think FHA should substitute a single prepaid and capitalized premium of perhaps 2% for its ½% per year insurance on declining mortgage balances for Sec. 203 loans.

This conclusion is based on a telegraphic poll of mortgage bankers' reactions to the proposal of the Round Table on money reported in the October issue of HOUSE & HOME.

## HERE ARE SAMPLE REACTIONS:

JAMES E. BENT, *president, Hartford Federal S&L, Hartford, and vice presidential nominee of the National S&L League:*

"The FHA reserve is adequate to cover all foreseeable losses on FHA loans. It is only reasonable that the rate should be adjusted. I am convinced a reduced premium like the proposed 2% prepayment is in the public interest. But it must not be added to the down payment. I am sure such a plan would be acceptable to lenders and would aid home building in 1957."

HARRY HELD, *vice president, Bowery Savings Bank, New York City:*

"I favor a capitalized premium. The only question is, is 2% enough?"

***"Strongly favor single premium"***

LINDELL PETERSON, *president, Chicago Mortgage Investment Co., and 1956 president of the Mortgage Bankers Assn.:*

"I strongly favor substitution by FHA of single prepaid and capitalized premium for its present ½% insurance on declining balances. The 2% premium suggested may be questionable. The results of recent studies and statistics could modify this percentage."

SAMUEL E. NEEL, *general counsel, Mortgage Bankers Assn.:*

"The proposal to change FHA insurance premium to one-shot 2% fee is now under study by MBA. . . . The idea is attractive."

GEORGE W. DEFRANCEAUX, *president, Frederick W. Berens Inc., Washington, D.C.:*

"I am in full accord ith single premium FHA insurance. However, I am not sure that 2% rate is right, especially in cases of lower down payments. It might be better to have a sliding scale based on amount of down payment and it would be absolutely necessary that a single premium be added to the mortgage rather than to the down payment."

***"Proposal is sound"***

WILLIAM A. MARCUS, *senior vice president, American Trust Co., San Francisco:*

"The proposal to substitute the single mortgage premium payable in advance for the present method is sound and could prove of benefit to FHA, to mortgagors and to borrowers. I am not well enough informed to say if 2% is adequate or inadequate."

LOUIS H. MAYER, *vice president, J. I. Kislak Mortgage Corp., Jersey City:*

"I strongly support a single prepaid and capitalized 2% premium in lieu of FHA's present method, provided such return is actuarially sound. Would make FHA mortgages more attractive to institutions which are unduly concerned with government red tape."

STANLEY M. EARP, *president, Citizens Mortgage Corp., Detroit:*

"Proposal is a step in the right direction. Recommend the 2% insurance premium be added to the mortgage. Mass housing buyers are being priced out of the market. Any reduction in cost is desirable."

R. B. PATRICK, *vice president, Bankers Life Co., Des Moines:*

"I believe plan for a single prepaid mortgage insurance premium is worth studying carefully. Today's premium may be greater than FHA needs, but a 2% advance premium sounds too small."

FRANK P. FLYNN JR., *executive vice president, National Homes Acceptance Corp., Lafayette, Ind.:*

"If actuarially sound, I would favor a single prepaid and capitalized FHA premium. Imperative that costs to the mortgagor be minimized."

***"If reserves are adequate and rate sound"***

*Former* MBA *President* AUBREY M. COSTA, *president, Southern Trust & Mortgage Co., Dallas:*

"Provided present FHA reserves are adequate and the proposed 2% rate is actuarially sound, the new program appears to have merit. If the premium is soundly invested, a 2% prepayment single premium would net FHA about as much as today's yearly premium during the first five years while the loan is seasoning. To get around Texas' homestead law, FHA might consider reducing its down payments enough to let borrowers pay cash for the FHA insurance."

*Former* FHA *Commissioner* GUY T. O. HOLLYDAY, *chairman of the board, The Title Guarantee Co., Baltimore:*

"An excellent step in the right direction. The rate of capitalization might well be based on a study of the duration expectancy of the average loan."

*Builder* NELS O. SEVERIN, *also president of Palomar Mortgage Co., San Diego and second vice president of* NAHB:

"Would heartily support proposal. Present ½% per year is apparently excessive and its collection requires needless bookkeeping by FHA and the lender."

## A FEW LEADERS FIND FAULTS:

E. A. CAMP, JR., *vice president, Liberty National Life Insurance Co., Birmingham, Ala.*

"I believe no change should be made in FHA premium without very careful thought. FHA reserves have not been severely tested although Prof. Fisher's study gives me more confidence."

***"Will have no effect"***

JOHN J. SCULLY, *vice president, Chase Manhattan Bank, New York City:*

"My personal opinion is that a capitalized 2% premium will have absolutely no effect in making more funds available for investment."

J. MAXWELL PRINGLE, *president, J. Maxwell Pringle & Co. Inc., New York City:*

"I think cutting the FHA premium from ½% to ¼% is the solution."

L. DOUGLAS MEREDITH, *National Life Insurance Co., Montpelier, Vt.:*

"While suggested substitute of single prepayment premium for FHA insurance is worthy of consideraton and study, evidence has not yet been presented to demonstrate its actuarial soundness or its adequacy."



Clyde Sunderland

# BY-PASSED LAND

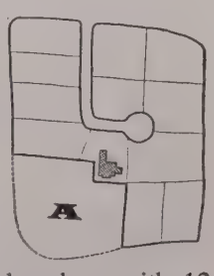
*Here's a new way to eat your cake and have it too—*
*to build five houses per acre and still have lots of space*

Plenty of people want to live in a fine, established suburb.

And plenty of fine, established suburbs have small parcels of land that many builders would love to subdivide —parcels not bigger than three or four acres at the most.

Well, why don't they do it?

The answer is both simple and obvious: much of this by-passed land is just much too expensive. For one example, take the 2½ acre plot shown above.




Here is a piece of land smack in the middle of a beautiful, tightly developed suburb of Berkeley, Calif. Value of the land: about $25,000 an acre.

Supposing you were to develop this plot as shown in sketch **A**. You would end up with 12 lots, each of them about 6,000 sq. ft. in size. And each would have to sell for around $6,000.

Which means, in turn, that your customers would be in the market for—at least—$30,000 houses. And people who build $30,000 houses would expect at least half an acre of land—or four times the amount you could afford to give them for the price.

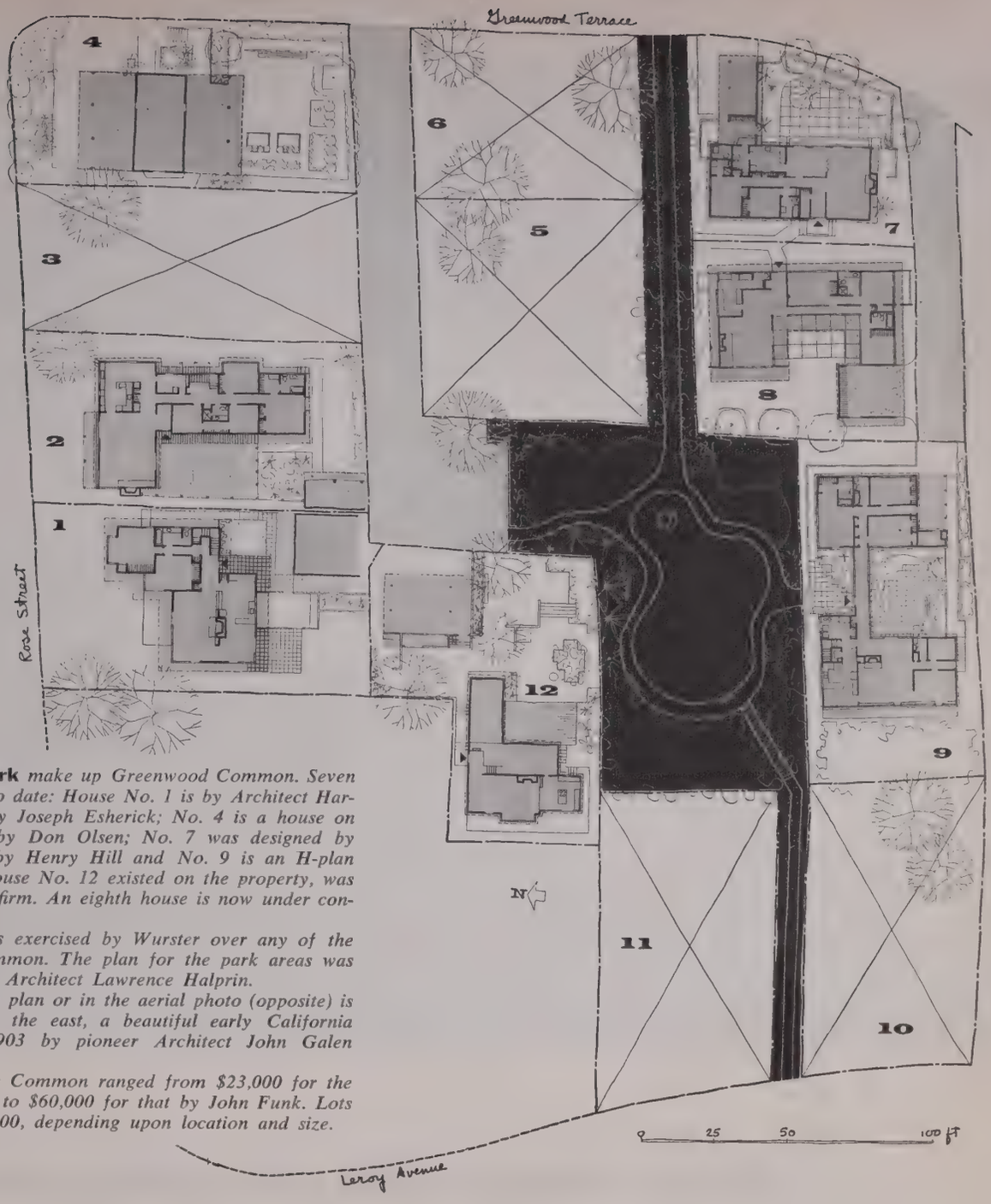
### This plan makes the plot work

Yet, the 2½ acre plot *was* subdivided into 12 lots; and the lots *were* sold for an average of $6,000 apiece; and the houses built on them *did* cost anywhere from $23,000 to $60,000 each.

And, what's more, the people who paid that price and built those houses think that they made an eminently sound investment.

How come?

Because they got a very handsome bonus with every lot they bought. The bonus: a half-acre park accessible to every homeowner in Greenwood Common (the name of the development). And they got the right to use it and to




**Twelve lots and a park** *make up Greenwood Common. Seven houses have been built to date: House No. 1 is by Architect Harwell Harris; No. 2 is by Joseph Esherick; No. 4 is a house on stilts (for better view) by Don Olsen; No. 7 was designed by Howard Moise; No. 8 by Henry Hill and No. 9 is an H-plan house by John Funk. House No. 12 existed on the property, was remodeled by Wurster's firm. An eighth house is now under construction on Lot No. 11.*

*No design control was exercised by Wurster over any of the houses built on the Common. The plan for the park areas was developed by Landscape Architect Lawrence Halprin.*

*Not visible on this site plan or in the aerial photo (opposite) is Wurster's own house to the east, a beautiful early California mansion designed in 1903 by pioneer Architect John Galen Howard.*

*Cost of houses on the Common ranged from $23,000 for the Olsen-designed house up to $60,000 for that by John Funk. Lots sold for $4,000 to $10,000, depending upon location and size.*

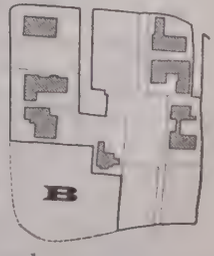
have their children play in it away from traffic, in a setting reminiscent of a lovely little village green.

#### The Common has what suburbs lack

The man responsible for this interesting real estate innovation is Architect William Wilson Wurster, Dean of the College of Architecture, University of California at Berkeley. Two things had bothered Architect Wurster for a long time.

- One, that most of our new suburbs provided lots that were both too big and too small—too big for one family to maintain without trouble; too small to satistfy children looking for a place to play ball.
- And, two, that most of our new suburbs lacked communal parks—places where kids could get together safely, where adults could meet to chat, places that could give the community a real sense of identity.

So, when Wurster got the chance to buy Greenwood Common, he decided to demonstrate how much could be done on even the smallest plot of land: instead of chopping up the Common, Wurster laid out the area in 12 lots just big enough to take a house plus a private patio, then pooled the land he had saved and turned it into a small park (sketch **B**). Result: not only a better community, but a much more attractive real estate development.




For now each homeowner could feel that he would get a great deal more than a minimal building lot; he would also become a shareholder in a distinctive little community, designed not on a chopping block but on a thoughtful planner's drafting board.

How has Greenwood Common worked out? Can the principle be applied to larger, less expensive tracts as well? For the answers, see the next six pages.



**Patio for House No. 12** *was also designed by Lawrence Halprin, provides two private outdoor areas; one for entertaining friends . . .*

## Every house has its own private outdoor space



At Greenwood Common, some houses cover more than half their lots.

That's both because the houses are big and because the lots are small. Yet the owners feel they have all the outdoor space they need—and can easily take care of.

Each private outdoor space is really one or more outdoor rooms—screened against the neighbors, shaded where necessary, paved, landscaped, furnished and equipped (see above). These outdoor rooms are big enough for eating, entertaining friends, sunbathing or leaving small children to play without constant supervision. In short, these outdoor areas are real patios in the traditional sense.

What's more, they are very spacious patios (as these pictures show). And each was designed for maximum privacy and minimum upkeep.

**Patio for House No. 7** *by Architect Howard Moise is paved for easier upkeep, nearly doubles the useful living area of the plan.*

*. . . the other for child play (above). This area is surfaced with tanbark. Entire lot is screened from village green by redwood fences.*

## where small children are safe, parents can entertain

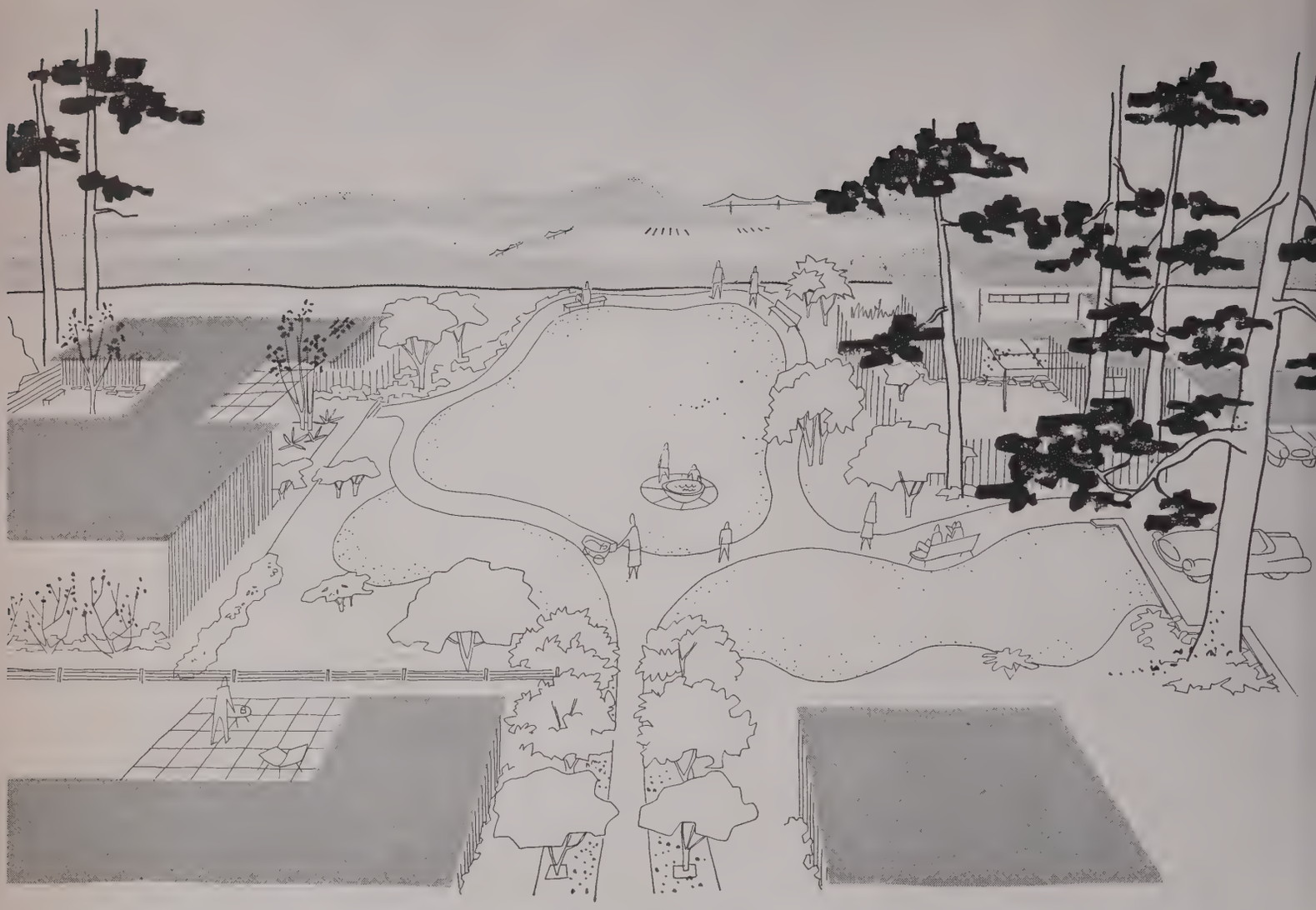
Photos: Morley Baer





**Patios** *of houses by H. H. Harris and John Funk (above & left, respectively).*

*continued on next page*



**Entrance mall** *will lead into the landscaped park area, point straight at magnificent view of San Francisco Bay.*

# The common gives everybody a big backyard

Almost 20% of Greenwood Common is a small park—or will be as soon as Landscape Architect Lawrence Halprin's design (above) is realized. What does this communal area do for the homeowners around the Common?

The answer is that it gives them three things often missing in today's new suburbs:

1. It gives them and their children a traffic-free outdoor space in which to get together with the neighbors.

2. It gives them one reasonably big outdoor area instead of 12 unreasonably small lawns.

3. And it gives them a focal point for their neighborhood—an identity that most suburban communities need badly indeed.

**The Common means good community relations.**

Architect Wurster insisted on the village green for one added reason: before he subdivided the land, Greenwood Common had been a favorite playground in the neighborhood; it would be good "community relations," he thought, to retain that character as much as possible—particularly since he himself lives just above the Common. Some builders who have ignored good public relations in the past have found themselves zoned out of many communities.

How much does it cost to maintain the park? Halprin's scheme will cost each owner some $400 initially, $100 a year for upkeep of park and roads. Says he: "Everybody wanted to keep the views open to the magnificent panorama of the bay (opposite). The park-like area is mostly lawn, with simple paths and planting around the edges. The grass will serve as a play area and benches will be spotted around in niches for quiet reading. The entrance mall points to the view and is arched over with flowering plums. The existing pines are magnificent and we are adding to them where possible."

One reason Greenwood Common is working out well is that so few families are involved—and most of them, being connected with the University of California, have similar interests. Could the basic principle be applied to bigger tracts? For one answer, turn the page.

**View across Greenwood Common** *from Wurster's own house shows City of Berkeley below, San Francisco Bay beyond, Golden Gate Bridge in distance. Common was planned to give most houses a share of view. Sloping terrain and park made this possible.*



**Completed Common** *will have two additional houses in open area at left. Proposed planting will include more pine and plum trees.*

## . . . and a big view across the bay

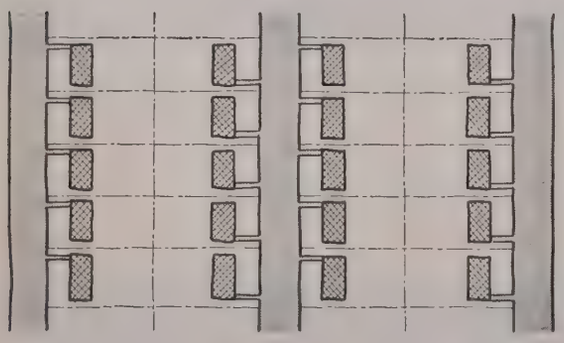
Photos: Morley Baer





**Bayberry,** *a brand new community outside Syracuse, N.Y., uses the Greenwood Common principle in modified form: partial site plan (left) shows individual lots* plus *a communal park area in the middle. Children reach this park without having to cross a single main road, can walk to school through underpasses to avoid traffic. To date some 60 houses have been sold. Eventual size of the community: 1,500 families. Final plans include schools, churches, shopping centers, even a motel. Site planners for the community were Architects Mayer, Whittlesey & Glass. Builders are Bayberry Properties Inc.*

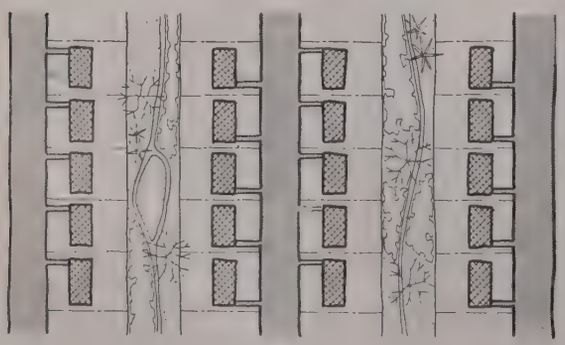
# And here's a way to apply the idea to the biggest tracts



**An old-style layout** *might have 60' x 120' lots, arranged roughly as shown in the diagram above. Lots are too small to give children a chance to play in groups, too big for a single family to maintain properly. Result: most kids play in the streets (see above); and most garden areas except the front yards are poorly maintained because the upkeep is too costly.*

LIFE: M. H. Davis



**Improved layout,** *using Greenwood Common principle, might have smaller individual lots—60' x 90', say—surrounded by screens and planting to give each house a* private *patio some 2,400 sq. ft. in size. Land saved might be pooled and turned into continuous, 60' wide park strip in back of lots, where children can play safely (as in above). Cost of maintenance could be prorated. /* END

Photos: (below & opp.) Morley Baer




GREENWOOD
COMMON
NO. 5
NO. 6
NO. 9
NO. 5
NO. 10

*How to start a one-man boom*

# THE JOHN LONG STORY:



**1947** Ex-GI John Long built this one house, quickly sold it for $8,000.



Photos: Bob Markow

**1956** Builder John Long built and sold this $8,000 house *and 1,011 others*




**John Long,** *36, only Phoenix big builder whose 1956 sales rose despite local slump, is now Arizona's biggest, and among top ten in US.*

# What is the secret of this man's remarkable success?

*To get the answer to this question,* HOUSE & HOME *Associate Editor Arthur David Piper, himself a licensed Phoenix home builder, returned to Arizona to talk to Long's customers, bankers, suppliers and workmen and to watch the builder at work on his Maryvale site. You will find Piper's report here and on the next 14 pages.*

If any one thing explains John Long's success, it is his dedication to the low-cost house.

In 1952 a Phoenix FHA official called Long's houses "the best value in town" (H&H, Apr. '52). Last month a top FHA man in Washington said "no one in the country can touch him."

***Long has an advantage*** by building in Phoenix, which according to FHA is the third-lowest-cost-city in the country (H&H, Oct. 56). But FHA'S comparative figures are based on frame construction, and in Phoenix the concrete masonry which Long uses is $500 cheaper per house than frame. Because of the Phoenix mild dry climate he can use exposed block (inside and out), shallow foundations and smaller heating plants. In addition, labor is plentiful, works hard 52 weeks of the year.

Long adds to these advantages his own talent for keeping costs down (his houses have consistently been $1,000 below the market.

"I learned a lot, the hard way, on that first house," (opposite page) he says. A year out of the Army (he was a sergeant in an aircraft repair outfit), Long built his first house with a borrowed hammer and saw. When Long was offered $8,000 for it, he sold the house, promised his wife another. When that one sold too, he began to get ideas.

***Long started with $350 capital,*** has never had a partner, nor any financial help except bank loans. As early as 1952 some local builders figured he was losing up to $1,000 per house; actually he was making (and still is) about $250. He plows the profits back into the company.

***"I practically live building,"*** says Long, who is up at 5:30 every morning, on the job an hour before his all-union crews begin work. "In the summer of 1947 it took us six months to build that first house. My wife and I built the whole thing. In 1948 we built three or four more. With each house we hired another man or two. In 1949 I had five men and I built my first tract of 30 houses. I started using assembly line methods for the first time."

"In the summer of 1950 I started a 90 house tract. I did all the selling myself. I'd work on the construction for awhile and then I'd sell. All of my sales contracts were written on the fender of a pick-up truck or in the kitchen at home. I finally hired a salesman and bookkeeper in 1951 and a purchasing agent in 1954. I still do all the supervision."

To a group of builders who asked him how he was able to cut costs so low, he pointed out: "you're forgetting the most important question—what time do you set your alarm for in the morning?"

**HERE'S A LINE-UP OF LONG'S STRONG POINTS:**

**Easy financing** *gives his buyers 40-year mortgages*—page 118

**Good design** *by an architect produces a handsome house*—page 119

**Reasonable land cost** *results from his farsighted buying program*—page 123

**Lots of models** *help him sell houses quickly*—page 122

**Flexible organization** *allows for continual changes in the market*—page 124

**Efficient production** *works as an assembly line basis*—page 126

**All-out merchandising** *keeps sales in advance of production*—page 128

**Long-range planning** *restocks his home buying market*—page 130

*For Long's financing* ⟶

# How Long still offers buyers the easiest terms in the U. S.

John Long's most dramatic growth began in 1953 when he adopted FHA Sec. 213 (Title II) financing.

That year he started 305 houses, compared with 115 in 1952. The next year he more than doubled his output again, and it is still climbing (see chart).

By 1956 (when Long's starts totaled 1012) he was selling 95% of his houses under Sec. 213. This financing gave him two great advantages:

1. He could offer his buyers the lowest possible terms: 5% down and a 40-year mortgage for both veterans and non-veterans.
2. He had access to $5,000,000 of FNMA money allocated for Arizona Sec. 213 loans.

There are also disadvantages to Sec. 213 financing, but Long found them more than offset by the gains. And as the mortgage market tightened, the availability of advance commitments of 4½% money at close to par was a bonanza.

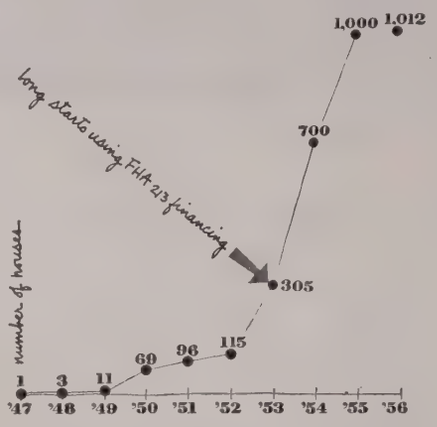
***Sec. 213 picture had changed*** in two ways by mid-January 1957 but it is still attractive. The changes:

1. As is the case with other FHA mortgages, the interest rate on Sec. 213 loans is now 5%.
2. On January 15th the last FNMA money available for Sec. 213 loans was committed.

These changes did not mean that Long would be forced to stop selling houses on Sec. 213's favorable terms. A substantial part of his 213 mortgage money had always been provided by private lenders and this source was still open to him. (A fresh supply of FNMA money will also be made available if Congress grants the additional $50,000,000 requested by the President.)

In January Long was getting Sec. 213 mortgages committed at 97½ net, a rate that reflected the importance lenders attach to his policy of building a lot of house for a little money.

The disadvantages in using Sec. 213 financing all relate to red tape. Sales covered by Sec. 213 loans involve the buyer's temporary (and inactive) participation in a cooperative corporation, although when his house is delivered he gets a separate deed and mortgage.




**Long's sales jumped** *when he adopted 213 financing. Mortgages are handled by Stalford Mortgage Co., Los Angeles.*

***Here's how the plan works:*** Sec. 213 provides (among other things) long-term mortgage insurance for projects owned by members of "sales type" cooperative corporations.

The builder's role, as Long practices it, is to act as sponsor for a "sales type" cooperative which must have at least eight participants. Long generally works with groups of 20 to 30 buyers and does all the paper work for them. The cooperative contracts with Long to do the building.

Each participant must be approved as a credit risk by FHA. When credit checks have been made and after 90% of the members have made their down payments, Long begins construction of all the houses in the group. All must be completed and have passed their FHA inspection before any can be released to their individual owners.

Long is able to offer terms as low as 5% down because he includes at least 50% veteran membership in each cooperative (1st and 2nd World War and Korean War veterans are eligible). In this way Long meets Sec. 213's requirement for most favorable treatment.

***There are two big disadvantages*** to Sec. 213 financing:

1. Long says the paper work for each sale takes three or four times as long to process as an ordinary FHA Sec. 203 mortgage.
2. One buyer in a cooperative group of 30 can hold up the entire group if he fails to qualify for FHA terms. Long has been left holding the bag for weeks, even months with a group delayed for this reason.

But despite these two points Long agrees with an FHA official who says "213 financing is extremely attractive in a tight money market."

Stuart Weiner

Photos: (below) Bob Markow; (opp.) August Beinlich



**1952 sales price: $7,000**



**1956 sales price: $8,300**

## DESPITE RISING COSTS LONG ADDS VALUE FASTER THAN HE INCREASES PRICE

When Long was building a $7,000 model in 1952 (photo above, left) HOUSE & HOME asked him what extra features he would put in his house if he could add another $500 to the sales price. His reply: (1) A forced air heating system ($300); (2) 4′ of tile in bath; (3) a 2′ roof overhang ($80); (4) mahogany doors, instead of pine (H&H, Apr. '52).

In the fast selling 1956 model shown in the photo (above, right) Long included all these items and a lot more for an $8,300 sales price. Some of the other bonuses: A garage, sidewalks, better streets, built-in equipment and a wider lot. Cost of the 1956 house, including all these additions, was only $6.63 a sq. ft., against $6.40 for the 1952 model.



**Front entrance** *of patio model is impressive with its polished mahogany door set off by crisp white trim and large areas of glass.*

# All this glamour (and a lot of house, too) sells for $10,500

You can see in this picture how far Long has changed his product from earlier days when he had to meet an FHA market keyed to the $7,000 house.

Priced at $8.40 a sq. ft. of living space, this patio model is still very low-cost housing by any yardstick. But it is much more than just a bargain. It is dramatic and elegant. It shows what can happen when a production expert gets together with a top-flight architect.

Even Long was surprised with the result: "The house is selling so well we've had to revise our production schedules to keep up with demand. It's the first time a flat-top has been a best seller in Phoenix."

On an 80′ to 90′ lot, the house provides 1,240 sq. ft. of inside living space plus two patios in the rear—besides the one at the entrance. (Palms are an extra, cost about $100 each.)

*Patio house model*
Ragnar C. Qvale, *architect*

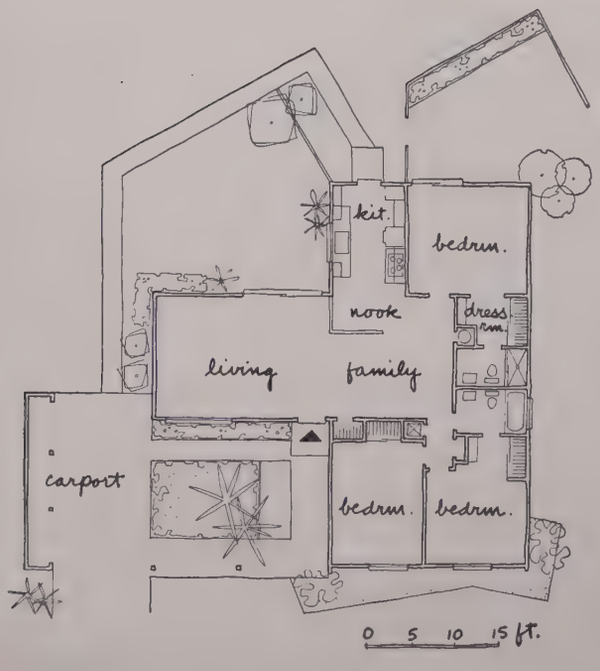
*For more on this patio model* ⟿

Bob Markow



**Simple materials** *like concrete block and enameled hardboard are used with dramatic effect. Trellis at the right is a pleasing element.*

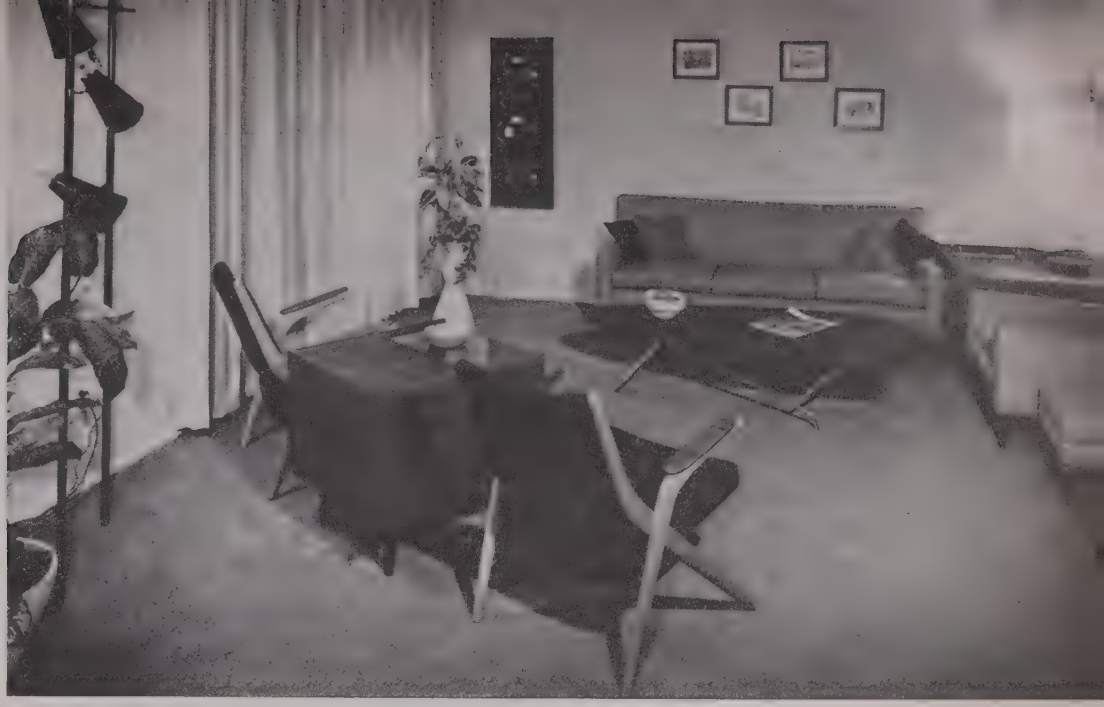
## Glamorous exterior of the patio house




This spacious-looking house also has the kind of plan Long's buyers like.

It has large rooms, open to each other and to the outdoors. It uses big sliding glass doors. It cuts waste space to the bone: even hallways have been eliminated. But it still has extras like the dressing rooms off two of the bedrooms, tiled baths and plenty of storage space.

The plan is adaptable to a variety of lots. The house can be oriented to face the sun or away from it. It can turn any one of its four sides to the street. A double carport is optional, and hip and gable roofs are offered as variations.



August Beinlich

**Spacious living room** *(right) is 20' long, 15' wide. It has view of entrance patio when curtains are drawn on 8' window at left. Insulating concrete block walls are 8" thick, painted inside and out. Arizona buyers have strong preference for masonry walls. Interior colors are chosen by buyers, who get advice from a staff decorator.*

Photos: (below) Bob Markow





**Master bedroom suite** *includes a private patio (left), dressing room (right) and a private bath (not shown). Interior partitions are gypsum board over wood frame, with a textured finish. All floors throughout the house are asphalt tile laid over the concrete slab. Carpeting, as shown, is extra.*

# is matched by big rooms and luxury touches

**Paneled family room** *(right) serves as communications center of the house. It is open to the kitchen and dining nook at left, and bedrooms and bath at rear. The 40 gal. hot water heater is concealed behind "secret panel" in wall at left of cabinet. Family room opens directly into one end of living room (see below). A 10' sliding glass door opens into another patio. Garden fences are extras, but sales price includes paneling and kitchen built-ins.*



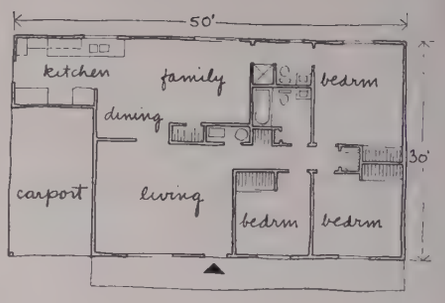


*Three more Long models* ⟶

# "A lot of new models is the best way to sell houses"

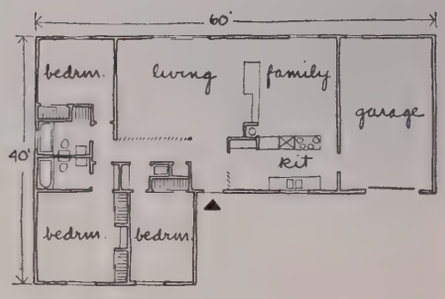
Photos: Bob Markow





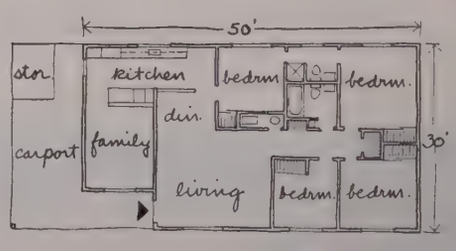

**$9,800 Mayfair** *uses board and batten exterior and porch to create western ranch house look. Hardboard and vertical battens are nailed directly to block walls, then painted. Buyer has choice of garage or carport, gets 1,220 sq. ft. of living area, 1,688 sq. ft. under roof.*






**$12,600 Executive** *is biggest, fanciest house Long offers. Designed by Architect Qvale, it boasts a heavy cedar shingle roof, built-in range and oven, 10' sliding glass door, and decorative double fireplace between living and family rooms. 1,549 sq. ft. living area.*






**$10,800 Monaco** *has a separate family room. Large storage room is in carport (or garage). Not his best plan, Long still manages to get four bedrooms and two baths—with fixtures back-to-back — into the house: 1,726 sq. ft. under roof, 1,387 sq. ft. of living area.*

**Long's Maryvale** *is located in irrigated desert farm land, will eventually house 5,000 families. Diagonal road in photo is US 60 and 70, most important link between Phoenix and Los Angeles. Phoenix is 12 miles southeast (off picture at lower right).*

# How a low-cost builder handles the land problem

When Long bought the site for Maryvale in 1953, most other builders were scrambling for "choice" land clear over on the other side of Phoenix.

Why did Long go way out into the middle of nowhere? "I wanted to get enough land to build a real community and I wanted it at a price that would let me put up a low-cost house."

To find the right place he studied maps and cruised all around the Phoenix area. One day he discovered that two roads connected most of the outlying communities and military bases in the region. He figured that the place those two roads intersected would be an ideal spot for his project.

Playing his hunch for all he was worth, Long quietly picked up 20 tracts of farm land—a total of 2,000 acres adjoining the key intersection and near the main Phoenix-Los Angeles highway.

Raw land in the vicinity of Maryvale now brings $1,600 to $2,000 an acre, but Long still has enough of his original purchase left to build another 3,000 houses.

***Long does the land planning*** and development work himself—from grading and road building to landscaping each lot.

The county's basic gridiron pattern necessarily influences Maryvale's street layout. (Streets themselves are built above FHA minimum requirement so county will take them over and home owners can be freed from threat of future road assessments.) Natural gas is carried to each house and potable water is supplied by a private water company.

How successful was Long in picking a location with a future? Last year the center of population of the Phoenix area started moving in a new direction —straight toward Maryvale.

*How Long works* ⟶

Phoenix Chamber of Commerce



**Irrigated fields** *of lettuce . . .*

Right & above: Bob Markow



*. . . give way to big crop of houses.*

# All of Long's economies are based on these six rules:

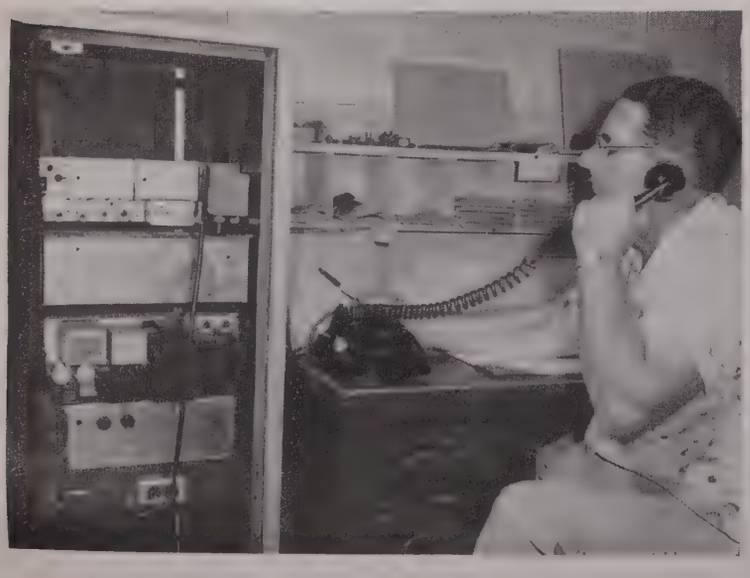


## 1 "KEEP YOUR MANAGEMENT SIMPLE AND CALL THE PLAYS YOURSELF"

The key men in Long's organization (photo above) work as a team, with John Long calling all the signals himself.

He personally supervises the 450-man construction operation, but he has assistants (right behind him in photo) in immediate charge of sales, mortgage processing and purchasing. These top men and the chief foremen (second echelon in photo) share profits of company, but Long owns all the stock. Chief foremen earn $10,000 to $12,000. Foremen (rear) are each in charge of one step in the assembly line.

In order to supervise construction and still keep close tabs on his other departments, Long gets to the site at 6:30 in the morning and is often the last to leave at night.



## 2 "YOU'VE GOT TO BE FLEXIBLE AND KEEP THINGS MOVING FAST"

Long's is a blitzkrieg technique and the radio system shown in the photo at left is its nerve center.

With it Long's buyer keeps materials flowing to the job. If a crew is delayed, a new one can quickly be summoned and moved into the breach.

The operation is just as flexible in big matters as in the daily routine. If a model shows signs of falling behind in sales, Long quickly drops it, replaces it with a new one.

One reason Long can keep his organization flexible is his thorough knowledge of what is going on. He spends most of his day driving from job to job, knows production schedules so well that he is able to tell if a house is behind schedule by minutes.



## 3 "LET AS FEW SUBCONTRACTS AS POSSIBLE"

From the ground up Long does as much of his own contracting as he possibly can. The carry-all scraper and tractor in the photo above illustrate how much of it he does—even grading and laying his own streets.

Long feels eliminating subcontractors is important for three reasons: 1) he cuts out the subcontractor's profit, "a very important economy"; 2) he keeps far tighter control over all the steps of his fast-moving operation; 3) he gets better work from his own crews, partly because his foremen (who are profit sharers) compete with each other to keep the crews working at top speed and efficiency.

Photos: Bob Markow



## 4 "FIGURE IT OUT BEFORE YOU START"

Long's painstaking planning shows up in dozens of details like the covered wagon in this photo. This trailer hauls all the trim for a house right to the door, puts it within easy reach of the carpenters. A simple device but it saves labor and controls materials.

"Most men would rather produce than fumble around," asserts Long, and his careful planning lets them do it. *"Cars* move on a Ford assembly line—my *men* move. They have a certain place to go. They're all specialized, and they take pride in their own job."

Long says he learned the value of careful planning on his first house—"I built it myself and I learned the hard way."



## 5 "GET THE BEST FROM MACHINES AND MEN"

"I never hesitate about equipment," says Long. "If it will save me money I buy it." The fork-lift above shows how he saves money with equipment. The lift saves paying men for the laborious job of getting shingles on the roof. And his use of unskilled labor to stack the shingles handy to higher priced roofers shows how he correlates men and machines to get the best out of each. Long owns well over $150,000 of equipment of every size and type.



## 6 "DO ALL THE WORK YOU CAN IN THE SHOP"

Long precuts his framing lumber and trim in his own shop. He also cuts, assembles and sands cabinets, and sands and primes all his interior moldings.

Located directly behind Long's office, the shop is equipped with everything from planers to radial saws. It has one real advantage over shops in less favorable climates: it has open walls. Materials can be moved in and out quickly, and long lumber is ripped without obstruction.

*See Long's assembly line in action* ⟶

*From slab to finished house:*

# These 16 assembly line steps are geared to a split-second timetable . . .



1 **Concrete crew** places transit-mix for slabs and driveways, returns few hours later to finish it. Foundations were poured the day before by the same crew. Concrete crews also pour curbs along streets. (Earlier, Long's excavation crews prepared the site and dug footing trenches with power equipment.) Plant-mixed asphalt road is also laid by Long's own crews.



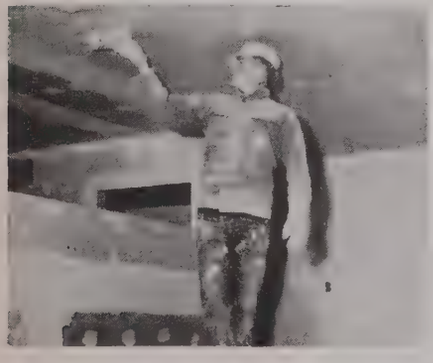
3 **Carpenters** install precut partition and roof framing, then the roof sheathing. Lumber is stacked against building within easy reach. Because he uses so many hip roofs, and because his shop-cutting is so efficient, Long feels that rafters are a better bargain in his roof construction than roof trusses would be.



4 & 5 **Roofers** lay built-up roofs with gravel topping as shown in photo. Other crews lay asphalt or wood shingles. All materials are piled on sheathing in exact quantities for use. (Fifth step, not shown, includes plumbing, wiring, and duct-work. These jobs, which require special permits, are subcontracted.)



6 **Drywall nailers** wear helmets to hold wallboard against the ceiling joists while they are nailing it in place. When ceiling has been installed they move to the partitions, which are also covered with wallboard. Hammers used in nailing are rounded on striking face to dimple the board slightly around nail-head.



10 **Texturers** swirl broad brush over surface of the fresh spackling layer. This texture coat is not often found in builders' houses. It gives the walls and ceiling an appearance much like plaster, while at the same time covering minor defects in the drywall job. Long says it is a definite sales asset, a bonus touch that pleases customers.



11 & 12 **Finish carpenters** like the man above follow the texturing crews, hang doors and preassembled cabinets, install trim throughout the house. Note the extensive use of power tools, which are plugged into outlet box on the workbench. (Twelfth step—not shown here—is glazing steel sash, a subcontract.)



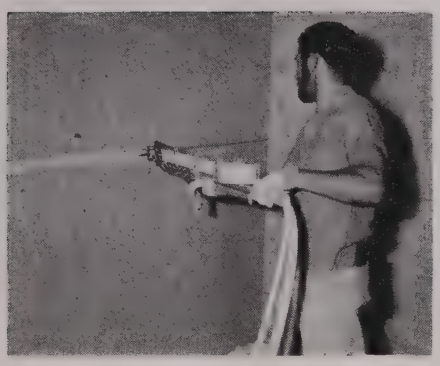
13 **Painters** work entirely with brushes. Flat finish paint is used everywhere except in baths and kitchens (and on soffits of flat-top house), which get high gloss enamel. Block walls are painted inside and out except in the kitchen, where the outside walls are furred and lined with hardboard, before being painted.

Photos: Bob Markow

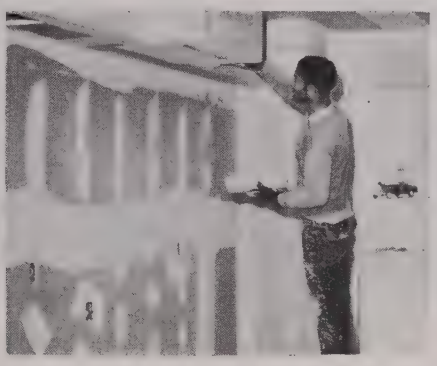




2 **Masons** work from conveniently stacked blocks brought to site by unskilled labor using forklifts. The masons lay the 8″ x 4″ x 16″ lightweight blocks fast, as many as 1,000 per day. (They have laid up an entire house in 2 hours, 12 minutes.) Long provides both high and low scaffolding to keep masons from tiring by bending over.



7 **Tapers** move in with power equipment as the nailing crew leaves. Long is sold on the taping machine, says "one man can do the work of three or four" with it. The machine lays a bed of cement for the joint tape, which feeds from a roll on the cement gun, and then spreads a film of cement over the top of the tape.



8 **Joint coaters** follow tapers in three hours (time needed for the tape cement to set). Coaters apply broad band of cement to taped joints, smooth it out to a feather edge that completely hides joint in wallboard They also cover nail heads the same way. Coating crew is large enough to provide one man for each room.



9 **Spackle sprayers** shoot thin layer of "mud" on wall and ceiling drywall. Unlike most systems, Long's sprayguns have hoses long enough to reach a hydraulic pumping rig outside the house. This lets operator move freely through the house without dragging heavy rig after him. Original pump was developed, built for Long.



14 & 15 **Hardware installers** apply knobs and latches to mahogany doors and cabinets. These men are specialists and like other Long workers, do nothing but their own job. (Fifteenth step—not shown—is asphalt tiling. Long use to prefer finished slabs, changed to tile to ease clean up, eliminate cracks.)



16 **Checkers** are highly skilled men that comb the house for imperfections after all other work is completed. They correct such minor but troublesome items as sticking or dragging doors and scratched paint. Once checkers have finished their work in the house, construction is considered completed, and work on lot begins.

## AFTER LAST STEP HOUSE IS LANDSCAPED AND GETS ITS FHA INSPECTION

*Long's landscape crews move onto the job after checkers (step 16) leave. The yard is graded, and seeds are spread. Yard is then fertilized, trees are planted and everything is watered. Long cuts streets 6″, pushes soil up onto sites, making streets somewhat lower than houses. Result is excellent drainage and a visual accent on the houses rather than streets.*

*For Long's sales methods* ⟶




**Model house** *display (behind signboard) is moved to adjoining site every few months as project grows and new models are ready.*

# "Use showmanship to create excitement about your house...

Adv. Counselors of Arizona



"The same sales methods that move goods for other industries will sell houses."

Long has been proving this point ever since he opened Maryvale in 1955.

He started the project with one of the most spectacular sales campaigns ever seen in Phoenix. (24,000 people went through his models the first week end; he has been selling at top speed ever since.)

Long says he learned a lot from the car and cosmetic manufacturers: to keep up a flow of new models, new colors, new features, new packages.

That's why Long always features seven or eight models, keeps bringing out new ones, moves his model house display area every few months—there's always something new and exciting to see and talk about. He uses radio and TV spots, newspaper ads, billboards and car ads to spread the news.

***No showman's trick is missed*** to get prospects out to Maryvale: sweeping searchlights, huge billboards, baby sitters—all keep the crowds coming.

But once the prospect is on the grounds it is the house itself (every model is completely landscaped and decorated) that makes the big appeal. To con-

**Clowns welcome children** *to the play area where Long provides sitter service so parents can tour the display area. A trained nurse is also on hand.*

Photos: Bob Markow








George L. Goodman

**Pretty girls,** *circus tents and a carnival atmosphere are all part of Long's approach to a sale. In each of the model houses there is a hostess (above) to answer questions and to steer prospects towards a "house consultant." To bring the customers in, Long uses huge billboards by day and sweeping searchlights by night. In the display area the customer finds the model houses set in landscaped, green lawns on streets that look pleasantly settled. The houses are attractively furnished—even scented to make them seem lived in, with perfume in the dressing room, shaving lotion in the bath, coffee in the kitchen, "new car" scent in the garage.*

# use salesmanship to turn shoppers into buyers"

vert interest into action, Long uses a highly trained, well equipped sales force.

A hostess greets the visitors at each model house, makes them feel at home and sees they get safely into the hands of a "house consultant," Long's term for a salesman.

***House consultants*** who are well versed in their product through training on the construction site and in the plants and yards of suppliers—are relaxed and versatile, able to guide the customer unobtrusively through the model house to the specially fitted closing room in the area sales office.

There Long's men use shrewdly slanted closes—a practical construction pitch for the stolid pipe smoker, colorful details about the houses for the young couple in the convertible.

And when the new owner is established in his new home, he too may become part of Long's sales machinery. Long encourages attractive couples to invite their friends for a house warming. Long provides refreshments—and a salesman to make sure that some of the guests come back to Maryvale as customers.

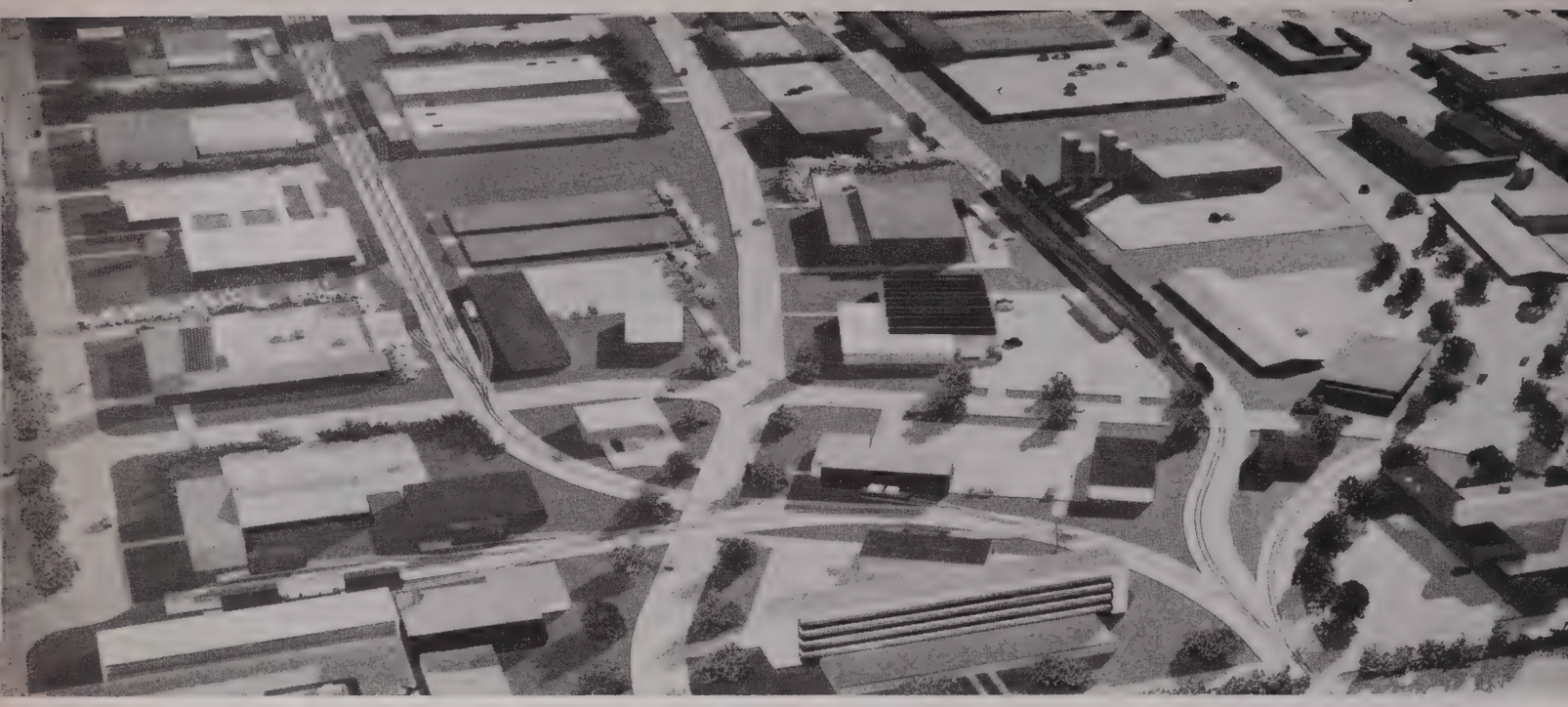
Adv. Counselors of Arizona



**Closing room** *(right) is one of Long's most successful sales devices. Here, surrounded by renderings of all the houses, salesman gets customer's name on contract.*

*Look at Long's future plans* ⇛→

August Beinlich



**Industrial park** *will have clean, quiet factories located amid trees and landscaping. Model, above, shows how 320-acre park might look.*

# Long plans a complete community to help expand his market

Qvale Associates



**Community park** *will have swimming pool, baseball fields, tennis courts.*

Don Keller



"I want to make Maryvale a place where people can live, shop, play, and even work."

That's the best way, John Long says, to attract more people and sell more houses. Here is what he is planning:

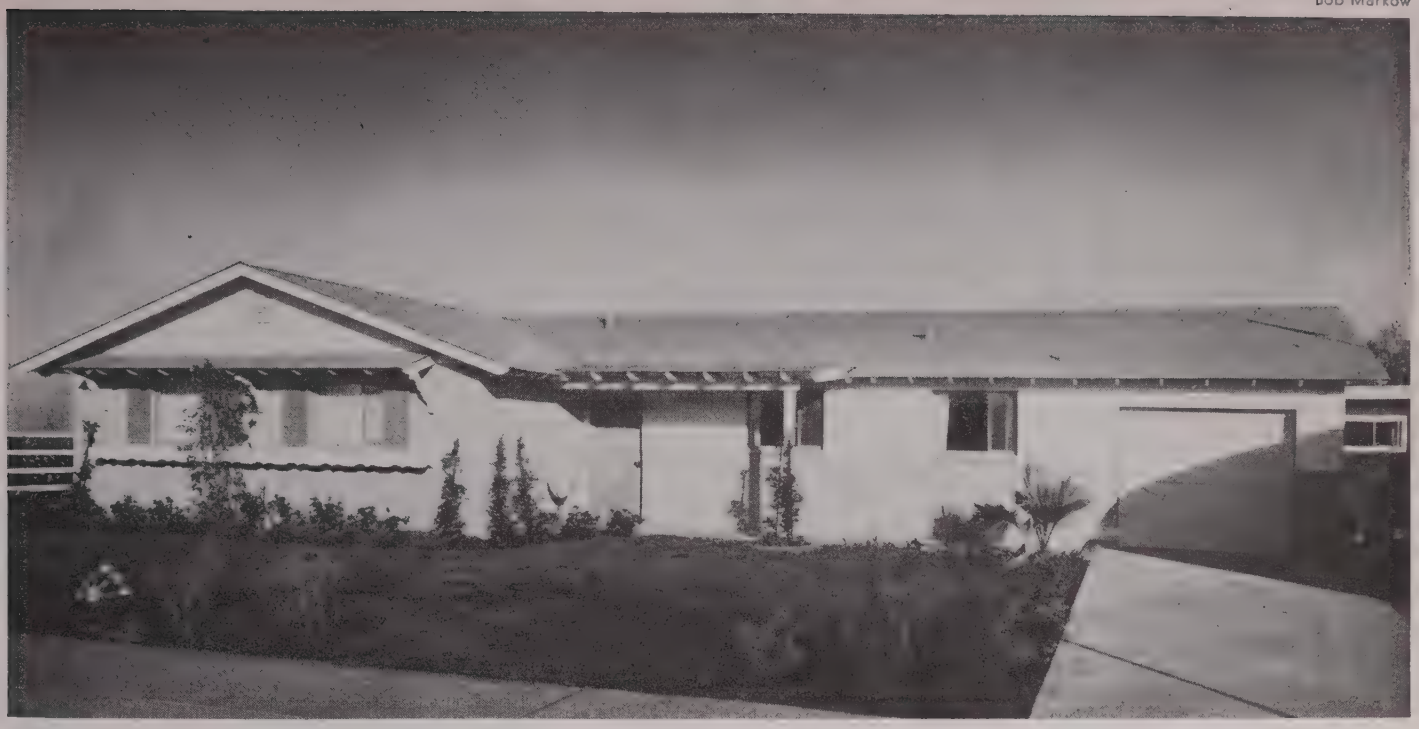
***The industrial park*** (above) which will adjoin Maryvale will offer jobs to hundreds without affecting the residential nature of the community. Only smokeless, noiseless industries, like electronic plants or research laboratories, will be built there. Each plant is to be set back 50′ and provide landscaping and off-street parking. Buffer zones will be created between the living and working areas. Though the plan for the park is only six months old, Long has already had nibbles from potential lessors or buyers.

***Community facilities*** for residents will include a large park, schools, churches, a YMCA branch, a hospital and medical center. Long has donated the land for most of these and in some cases (the park pool, for example) has also helped to build them. These facilities—the park in particular—will attract people from all over the Phoenix area.

***The shopping center*** is already a great success. Residents of Maryvale don't have to go miles to shop and the shop owners are prospering. Long's earnings from the shopping center are still only "minor," he says, but it is a major attraction to more home buyers, a fine investment for the future.

**Shopping center** *(at left) already one of the biggest in Arizona, will eventually cover 52 acres around the intersection at bottom of photo, be four times its present size. The center is owned and operated by Long.*

Bob Markow



**Broadmoor model** *at $10,950 is already one of Long's best sellers. Its exterior has more gingerbread than his earlier models.*

# . . . and this four-bedroom model is his big bet for 1957

This new model shows the way things are going in Maryvale. It is 400 sq. ft. larger than last year's best seller, and it costs $2,650 more.

"We're getting a class of people we never had before," says Long. "They want more and will pay for it."

When the first Broadmoor model was built last November, 22 were sold the first week without advertising. Sales now total over 150.

The house is built with features generally found only in higher priced models: built-in range and oven, 40 gal. water heater, and an oversize garage, large enough for a workshop and a washer (for which plumbing has been roughed in).

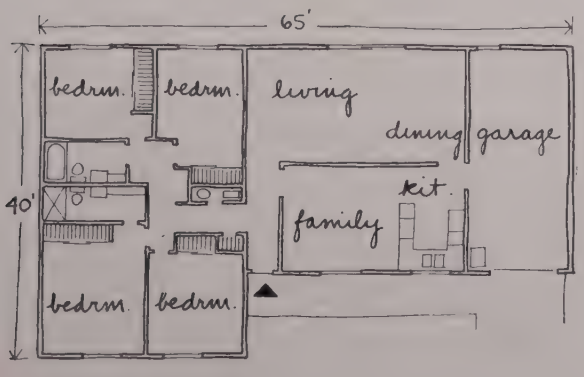
About one-third of the buyers chose an optional version, which puts the living room at the front of the house and the kitchen-family room at the rear. But in either version it's a surprising value at $6.50 a sq. ft./END



August Beinlich

**Living room** *(above) has popular sliding glass doors and space for formal dining. Large family room (below) appeals to young and old alike.*






**L-plan,** *divided into day and night wings, has 1,684 sq. ft. of living of area. Basic version has pleasant family room and kitchen on street side, living room in the rear. House sells for $6.50 per sq. ft. of living space.*

*Do you need mortgage money?*

*Do you want to be sure your houses will sell?*

# TRY MARKET ANALYSIS

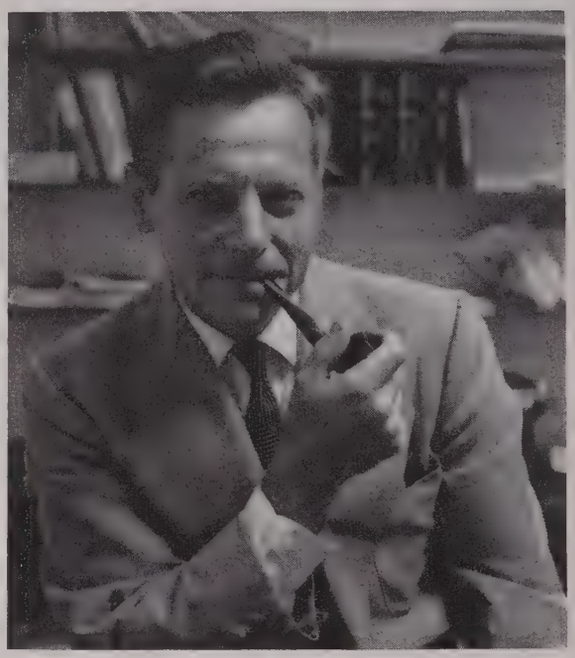
Some mortgage lenders are chopping their builder list in half. Why do they keep some builders on and cut off other builders right in the same town?

"We prefer builders who know where they are going, builders who can show us sound, factual reasons for their programs," says Douglas Meredith, executive vice president of National Life Insurance Co., of Vermont. "If you want us to finance you, a good market survey would help convince us that there is a real need and a solid market for the new houses you plan to build."

Careful market surveys to back up mortgage applications are so rare they cannot help but impress lenders that "here is a builder who is also a good businessman."

All markets are local. Sales often boom in one city when they are falling elsewhere; sales are often good in one neighborhood when other neighborhoods are lagging. National market figures won't help you much to sell your mortgage lender, and they won't help you much to plan your program right.

Here are some important suggestions which can help every builder, small as well as large, appraise his own market right. They come from Nat Rogg, economist of the National Association of Home Builders. This is what he has been telling builders at NAHB merchandising courses:



*Nat Rogg,* NAHB's *economist*

## HERE IS WHAT YOU CAN LEARN FROM A MARKET ANALYSIS

***How many new houses are still unsold?***

*How long have they been on the market?*

These are probably the most important questions you can ask about your local housing market. The answers will help you more if you also find out:

***What are the unsold houses like?***

*What are their prices, sizes, design styles and general locations? Were most unsold houses built by one or two builders?*

Figures broken down this way will be of great value to you. But interpretation is not easy. If there are many unsold houses in your price class, or if most builders have slow sales, then you should find out why. If you are building $14,000 houses on the north side of town and most of the unsold houses are priced at $17,000 or more and are on the south side, then perhaps you have no worries. Or if most of the unsold houses belong to one builder who had high down payments and a poor location, then the chief lesson for you is to avoid his errors. It is never easy to decide why houses fail to sell. There are often two or three underlying reasons.

***What is your competition offering?***

*What kinds of houses, how large, at what prices, in what localities? What equipment and features do they have?*

You don't want to offer exactly the same house as your competition. But you don't dare leave out sales features which others are offering at the same price. So you need to find out all the merchandising features of other builders.

***What sells best at different prices?***

*Do the best sellers have one architectural style, common features like a family room, a fully equipped kitchen, two bathrooms, an oversize garage, a basement, etc? Do they have bigger lots, better street patterns, better trees, better community facilities than your houses?*

Best sellers may be even more important to you than the "dogs" that won't sell. Best sellers show delicate shifts in public tastes. You can learn much from what is selling at slightly higher prices than yours. If you are building at $14,000 and can include a few features proving a big success at $16,000, such features will help your sales.

***Are all the best sellers in one price class?***

Local markets often shift suddenly; for a while people stop buying houses at one price and move either up or down. This happened in many cities last year. If most best sellers are either above yours or below yours in price, make sure you are not caught in a dead spot.

***Where in town are sales best at your price?***

Every builder now knows that in a buyer's market it is most important to have the right location. Sales information

broken down by geographic areas shows the vigor of various locations. The best place for $12,000 houses may be in the southwest part of town, but the best place for $20,000 houses may be in the northwest.

***Are down payments on best sellers lower than yours?***

Any survey of best sellers shows that low down payments are a big sales factor, although this was less true in 1956 than in 1955. If your market analysis shows that most best sellers in your price have lower down payments than you have, then yours will have to be a better house or in a better location to sell as well.

***How are sales compared with last year?***

An important clue to your chances for success is a comparison of current sales with those of a year ago. If housing is down from last year, you should get all the facts and interpret them in the light of your individual business.

***Will your town grow faster or slower?***

A housing survey is only part of your market analysis. Facts on the immediate and long-term population growth of your area are important to you; they are even more important to your mortgage lender. He wants to know what mortgages may be worth in future years. If your town is growing and has a good future, proof of such growth is much in your favor.

***Will there be more jobs or fewer jobs?***

Your housing market is directly affected by the job market. The award of a new Navy contract or canceling of an Air Force contract can cause your town to boom or suffer. The decision of a big employer to move away or the success your Chamber of Commerce has in attracting a big new manufacturer will have great impact on local business. These local changes may influence your local housing market more than the over-all national trends do.

***Are a lot of people moving around in your town?***

*Are families with more money moving to better houses? Do these families want to live in the same neighborhoods or will they move to a different neighborhood?*

Don't make the mistake of thinking that population growth is the only factor that influences housing. Your town might be growing slowly, yet have a vigorous, healthy new house market simply because families are prosperous, are moving up the income ladder and want better places to live. These families make up the second-time or even third-time buyers who are the biggest factor in the sale of houses at $16,000 and up today. Nationally about 20% of families move to a different dwelling in any one year. The figure for your town may be larger or smaller. You should know your local statistics.

***To sum up: do you have the right house, at the right price, in the right location?***

## YOU CAN MAKE YOUR OWN MARKET SURVEY WITH THE HELP OF THESE GROUPS

The easiest way to get a market analysis is to employ a professional analyst, but that may cost more than you can afford. An analysis of a city of 25,000 would cost about $2,500; for a city of 60,000, about $5,000; for 100,000, $8,000.

You can get a lot of the information you need free, or almost free, if you know where to look and whom to ask. Here are some of the best sources.

### Your local home builders associations

In many cities the most complete information has been collected by the home builders associations. This is the logical place to begin your market analysis. Information on the critical item of unsold houses can be gathered through builder members who fill out a periodic form. If builders are reluctant to reveal their figures, they do not need to sign the questionnaire. In any event, the figures are consolidated and summarized before they are sent out. In some cities the local home builders group is also getting consumer preference data and other trend information that is of great value to its members. Several associations act as the leader in working with FHA-VA, mortgage and other groups.

### Newspapers

Local newspapers usually have many facts which they get for their advertisers: facts on population trends, migration, economic growth, consumer trends and other important facts. The business or financial editor is probably the man to see.

### Chambers of Commerce

For information on city growth, new factories, new contracts (or contracts about to be canceled), employment, payrolls, population changes and similar information your local Chamber of Commerce is your best bet.

### State Employment Service

Here you can get factual information about employment trends, growth over recent years, wage rates and other facts that will help you.

### Shopping centers and chain stores

Don't overlook information from other groups who have surveyed your local market. If you have a new shopping center, or if a big chain store has come to town, or if a downtown department store has opened a suburban branch, the chances are good that they made a careful analysis of the entire marketing area. Managements of such new stores may want new houses to be built near them and they may show you their market studies.

### Public utilities and planning commissions

In some cities the most complete studies are made by the telephone, gas, electric or water companies. Your planning commission, your highway department or another governmental group may have a survey. It is their business to know how fast the town is growing, in what direction, how families are moving about and other such things. Gas and electric companies also have information about unoccupied houses, both old and new.

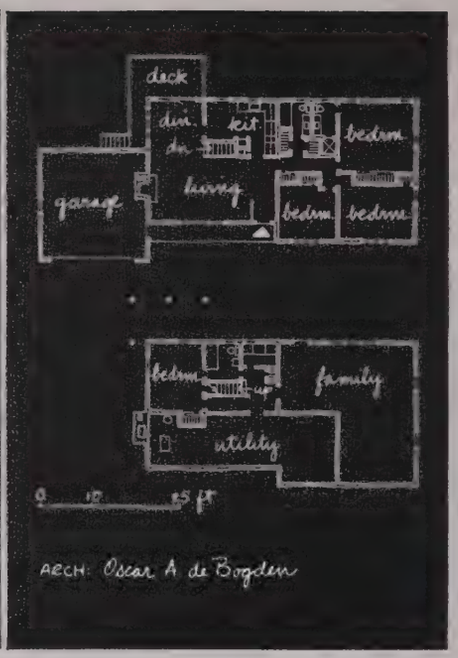
### Real estate boards, banks, building supply firms

Important facts bearing on your local market are collected regularly by real estate firms, banks, savings and loan associations, mortgage firms and building suppliers. They are all interested in encouraging a sound building market. They will contribute information to your survey if they are sure it will be used properly.

Builders should be aware that the various parts of a market survey are only aids to him. They are not substitutes for his own thinking. The builder must still make the basic decisions./END

# QUIZ:



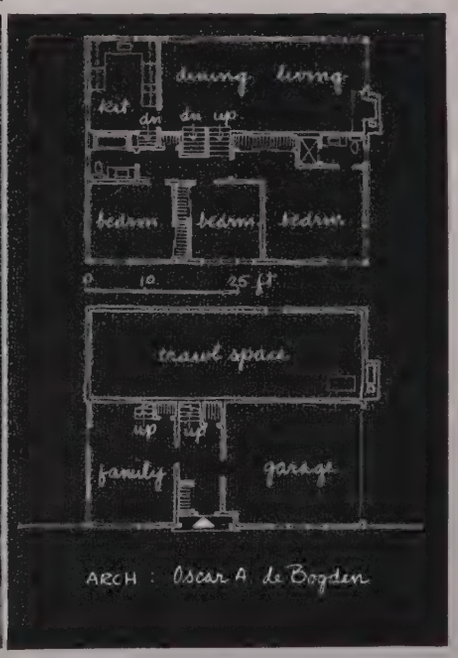



**1** Ranch-style model offers 2,800 sq. ft. of floor space, 1,000 of which are on a lower floor at grade level in rear. Price: $32,300 with lot (all are on acre lots). Fifty percent of those who bought this model did not elect to take the finished lower bedroom; 10% did not take the family room.

## 52 families saw these four houses and each bought one . . .

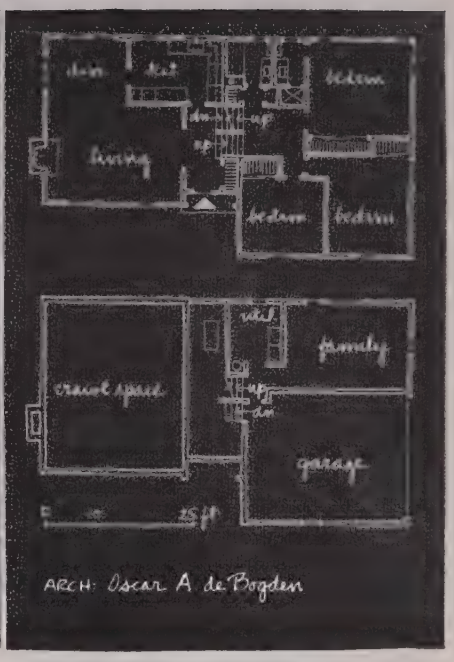
Photos: © Ezra Stoller






**3** Rear-to-front split level offers 1,560 sq. ft. of living area for $29,400, including lot. In other versions (not shown on plan) more living area was added by converting garage to rooms or making over the crawl space into a lower fourth level in houses built on lots sloping away from the front.

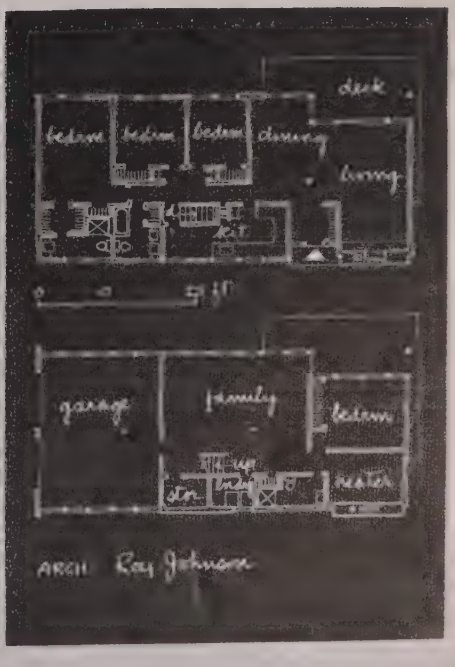





**2** Side-to-side split level offers 2,010 sq. ft. of living area for $32,800, including lot. Not shown on the floor plan is a 300 sq. ft. fourth level (above living room wing) with another bedroom, bath. Thirty percent of those who bought the house took a cheaper version without this fourth floor.

## Can you pick their outstanding favorite?*





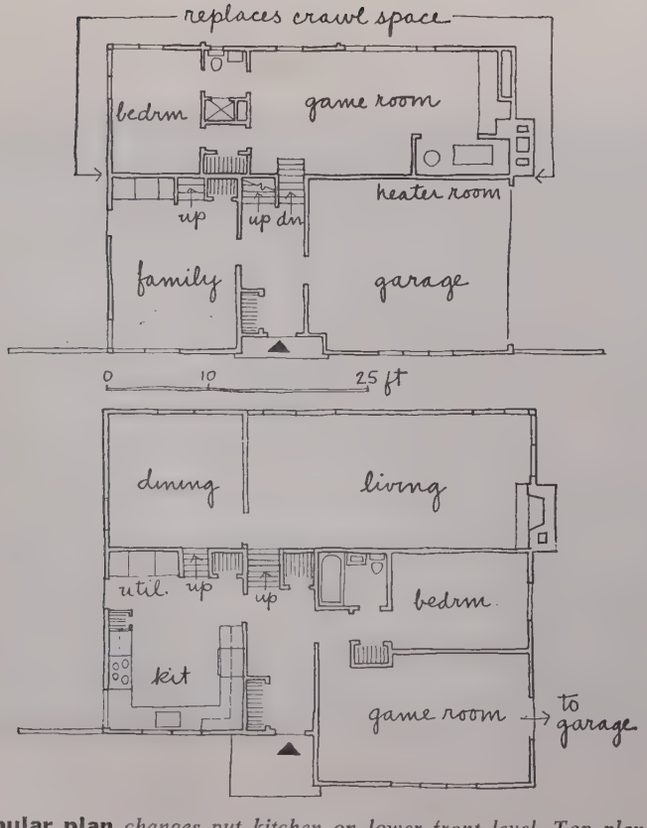

**4** Contemporary model offers 2,130 sq. ft. of floor space on two levels, each of them with an outdoor living area. Price: $34,900, including lot. Half the buyers of this model did not take the bedroom and bath on the lower level. (Note: the tract is in an area of traditionally conservative tastes.)

* *For the answer, turn page*



**Board-and-batten** *on front of split-level is actually plywood sheets with batten strips. Big chimney hides middle level at rear.*

# This rear-to-front split level's versatile plan




**Two popular plan** *changes put kitchen on lower front level. Top plan suits a lot which slopes to the rear; bottom plan is for a more level lot.*

Eighteen buyers chose House No. 3; 14 chose No. 2; 12 chose No. 1 and eight No. 4.

Chief reason for the rear-to-front split's greater acceptance to date, say Builders Bill Shroder and Dick Scheurer, is the ease with which its plan can fit various lots and pocketbooks.

Most buyers took the larger version of the house with additional finished living space on the lower front level or, for lots that slope away from the front, on a fourth level at rear. (See plans, left.) Some simply made the front family room into a large kitchen and the original kitchen into a dining room (cost: about $500 extra).

"We've been quite surprised at all we can do with this model," Shroder says. "Exterior treatment can be changed easily, too. For example, we've given the house to some families as a colonial. We are glad to work out these variations. Our charges are carefully set so we gain rather than lose on all changes."

Preference for the rear-to-front split is even stronger now than it was when the Shroder Co. first opened its 333-acre, 280-lot Old Farm Hill tract in Pleasantville, N. Y. last fall.

Shroder studies his market closely, finds 67% of his buyers commute to New York City, 85% have already owned homes in other Westchester towns, 65% are between 30 and 40 years old and 90% have one or two children.



Photos: © Ezra Stoller

**Orange red wall** *at end of living room was chosen by Decorator Emily Malino to make room seem larger.*

## and cheerful living room make it the best seller

**Brick fireplace** *at other end of 30′ living room contrasts dramatically with the glass gable and the big corner window.*



Architect: Frederic Coolidge; photo: Ernest Braun



# THE FAMILY ROOM

*Because* it gives you a fine chance to put more fun and color and new ideas into the house . . .

*Because* it is the first brand new room since the bath—— and now almost as indispensable . . .

*Because* it can double the sales appeal of even the best of kitchens, and make a good house irresistible . . .

*And, most particularly, because* it has proved to be a room with special problems to challenge your skill and richly reward your effort . . .

. . . HOUSE & HOME nominates the family room as the Room of the Year . . . and on these 12 pages shows you dozens of ways to make the most of a great opportunity.

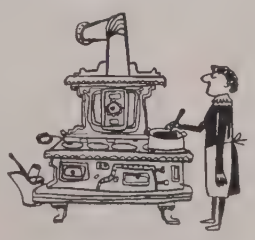
The Bettman Archive

In the early days most Americans lived in the kitchen . . .



. . . until we got fancy and added a parlor

and a separate dining room.



This left only the hired girl in the kitchen.

But when she went, mother and the gadgets had to take over.

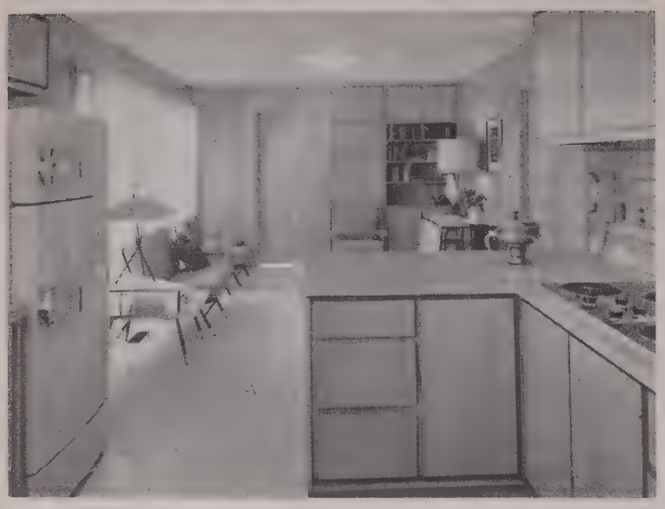
This way mother was all alone . . .



and the kids were out of sight . . .

*until somebody added a family room right next to the kitchen.*

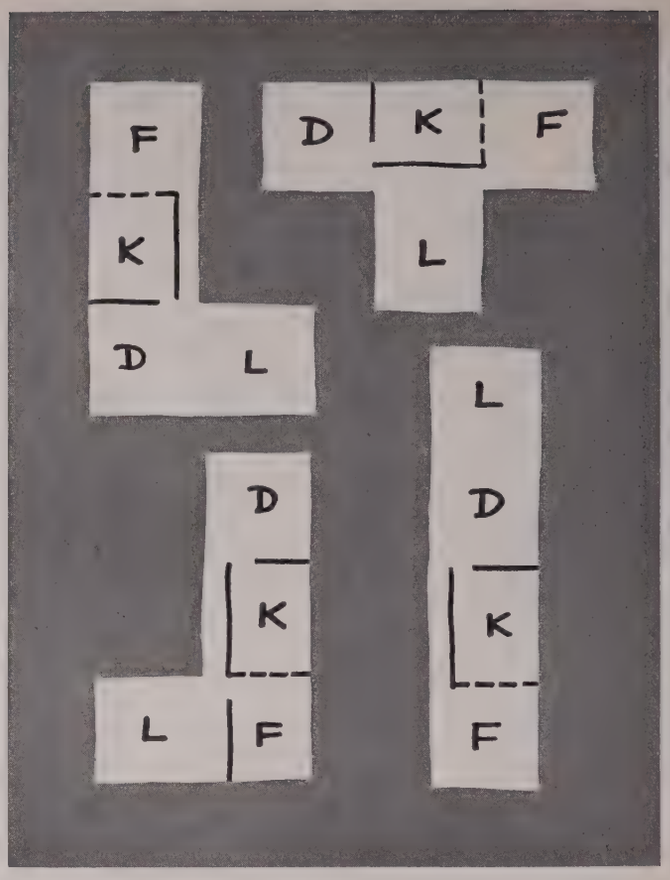
So to make your family room pay off,
be sure you put it next to—or even right in—the kitchen.
There are lots of ways you can ➳



**PUT KITCHEN BETWEEN FAMILY AND DINING**



*With family room, kitchen and dining room in a straight line (see diagram), formal and informal dining are really separate. Members of the recent Woman's Housing Congress asked for such a separate formal dining room, so they'd have a place to teach children formal table manners. In this photo you are looking at family room-kitchen from dining room. Builder: George H. Glover, Inc.*




## Here are four basic plan ideas

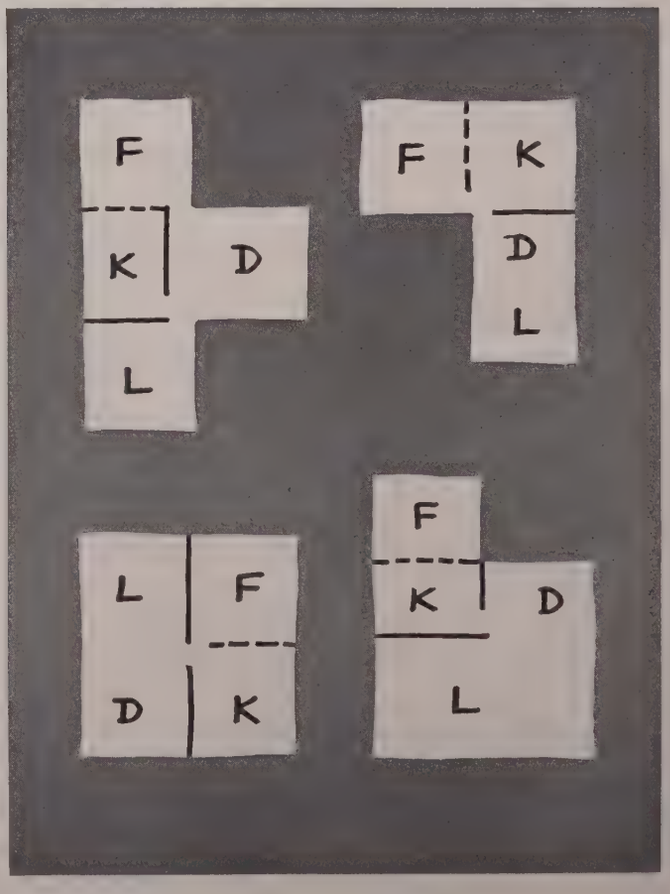
County Photo Service



**MAKE KITCHEN-FAMILY-DINING AN "L"**

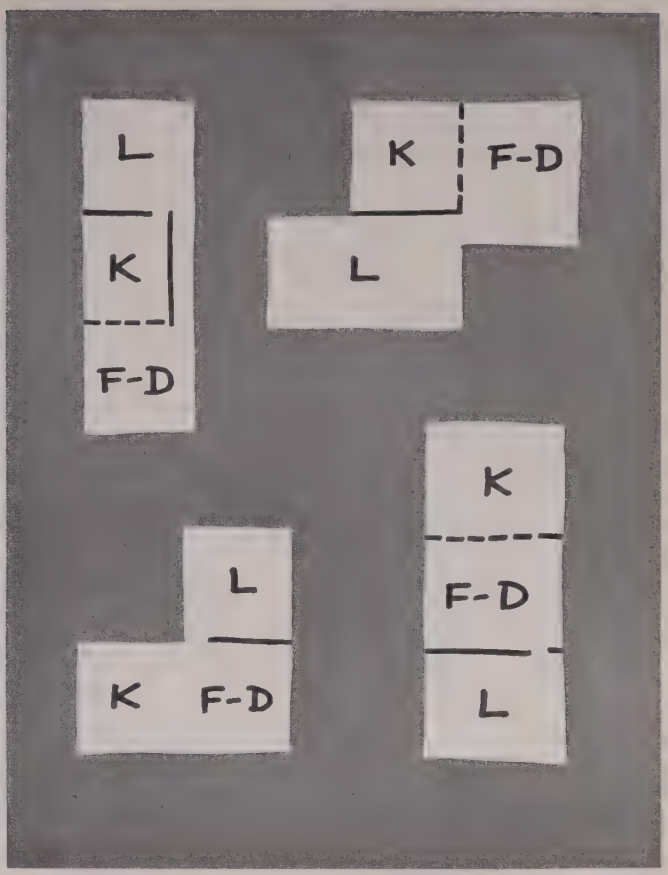


*With this scheme you keep the three rooms in an "L", with the kitchen at the heel. Putting the family room and dining room on adjoining sides of the kitchen makes it easy to serve either room. In the photo above the family room is in the position sketched at left, provides a place for informal meals next to the kitchen. Architect: Herman York. Builder: Sokolov Bros. & Sons.*



Morley Baer






**COMBINE THE FAMILY AND DINING ROOMS**

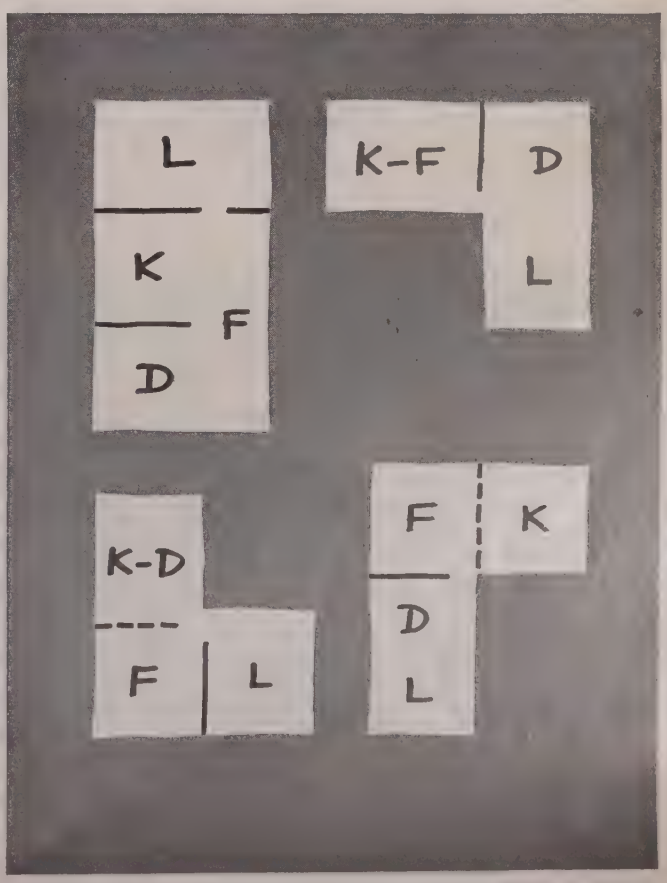
K F D

*This idea is especially good if you are building a smaller house, or one primarily for grown-ups, or one for people who won't do enough formal entertaining to make a special formal dining area worthwhile. The combined family-dining room shown in the above photo opens to the kitchen on one side, the living room on the other. The builder of this house was Andy Oddstad.*

# to help you locate your family room

Joseph Molitor






**BREAK RULES BUT STICK TO THE PRINCIPLE**

K F D

*If the other three basic schemes shown on these two pages aren't your answer, try combining your kitchen, family room, and dining area in one big living kitchen, as in the photo above. There are other ways, of course, but whatever you do, never let anything get* between *your kitchen and family room. Architects for the above house were Pedersen & Tillney.*

*For more on the Family Room* ⇒→

Photos: (below) Ernest Braun; (opposite) Louis Reens



**Playing is fun** *in a family room that's as big as this one, and so well designed for children. There's plenty of storage, rich colors (see page 138), and a factory-finished cork floor that seems warmer and softer to play on. Architect: Frederic Coolidge.*

## Family rooms are a natural for children . . .

Family Circle. Photos: Morley Baer





**Indoor-outdoor living is fun.** *So it's a good idea to put a terrace outside your family room. The terrace shown here is reached by sliding glass doors, and the kitchen, right, and the family room have a clear view of it. Today's efficient equipment makes this simple kitchen possible. Designer: Bill Sigle. Builder: Century Co.*

**Cooking is fun** *in a room like this. (For news about electronic cooking, see page 183.) Like most family rooms for adult relaxation, this big open area, has no separation—only a cooking island—between kitchen, dining rooms. Architect: Hugh Stubbins.*

## and they can mean just as much to grown-ups

Hedrich-Blessing



**Big rooms are fun.** *For children by day, this room becomes a center for adults by night. Acoustical ceiling tile reduces noise and resilient tile flooring is easily cleaned. Architects: George Fred Keck, William Keck.*

Jos. W. Molitor



**Work is fun** *when it's well organized. Architect Cecil Elliot made one wall a sewing-laundry center. Doors, shown open, conceal washer and dryer, and bin holds soiled clothes. Sewing table is in nook between cabinets.*

*For more on Family Rooms* ➞

**Rustic family room** *is made to work by a special room divider, which does double-duty on each side. It has base cabinets and a range on the kitchen side, with storage above counter. Walls are finished in same wood, give room unity. (See opposite photo.)*

## Your choice of room divider

Better Homes & Gardens. Photo: George de Gennaro



**Base cabinets.** *Used as dividers, they stop the traffic flow through the rooms at the same time they give extra work space and storage. The room above uses glazed tile on wall beside work counter, but has wallpaper in the dining area. Architect for this room was Ray W. Johnson.*

Photos: (top & below) Julius Shulman



**Base and hanging cabinets.** *Used together, they shield most of kitchen from family room view, but still give some openness. Chair height counter for informal meals makes special stools unnecessary. Vent unit is built into cabinets. Architect: William Bray. Builder: Al Gersten.*

Jos. W. Molitor



**Free-standing cabinets.** *These work well in rooms where the kitchen and family room need only seem to be separate. Double width base cabinet gives family room extra storage. Informal dining is in kitchen at far end of counter. Room has resilient flooring. Architect: Cecil Elliot.*

**Dining side of divider** *has a built-in bench with a table shaped to fit it. Angles of divider make room seem deeper, keep cooking clutter out of sight, provide space for family room storage. Architect: Fred Barienbrock. Builder: Pardee Construction Co.*

# can make or break your family room

Ben Schnall



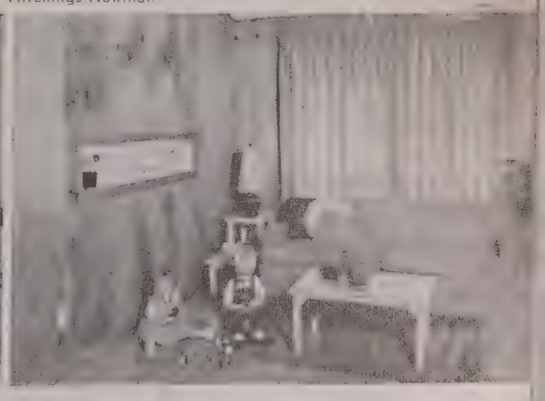
**Sliding wood panel.** *Used above the counter, it moves up and down to control both the view and the access from kitchen to family room. A similar panel, sliding horizontally, is used to form a pass-through to dining room. Wall finish is wood; floor, stone. Architect: Marcel Breuer.*

Jay Oistad & Associates



**Sliding doors.** *The family room and kitchen can be one big room or divided into separate areas. Above, doors close off the U-shaped kitchen from the family room. Sliding screens across the back wall hide utensils and shelving when the sliding doors are open. Builder: Karl Campbell.*

Hitchings-Newman



**Pass-through.** *Though not widely used, it is a possible variation which some families prefer. Direct access from family room to kitchen is through a door, in this case out of photo at left. Note effective use of birch paneled walls. Builder: Kolker Construction Co. Prefabber: Fairhill.*

*For more on the Family Room* ⟶



Armstrong Cork Co.

**Bring living and dining into the kitchen.** *In this room only the island cooking unit separates the family cook from the family fun. Built-in television and a big fireplace are high spots. Vinyl floor tile is milk- and martini-proof, a big point in rooms to relax in.*

## Here are more ways you can give your family room

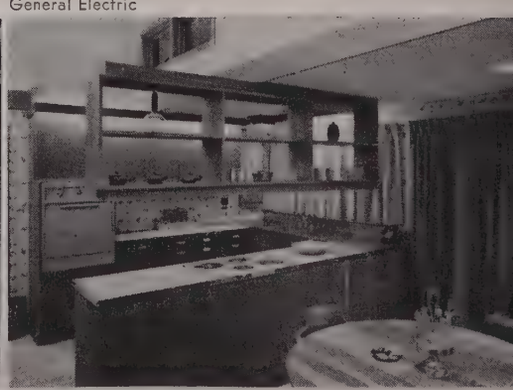
Ernest Braun Popular Home Magazine, US Gypsum. Photo: Morley Baer. General Electric



**Pick warm, durable finishes.** *The brick fireplace and paneled wall give this room natural texture and color and will need almost no maintenance. Acoustical ceiling tile cuts noise of children's play which is often a real problem in a family room. Architects: Wurster, Bernardi & Emmons.*



**Let the walls do extra duty.** *Perforated hardboard makes a wall the natural and easy place to hang toys or equipment. Another wall consists of storage cabinets on three different levels: low for children, medium for adults, and high for things rarely used. Architect: John Clawson.*

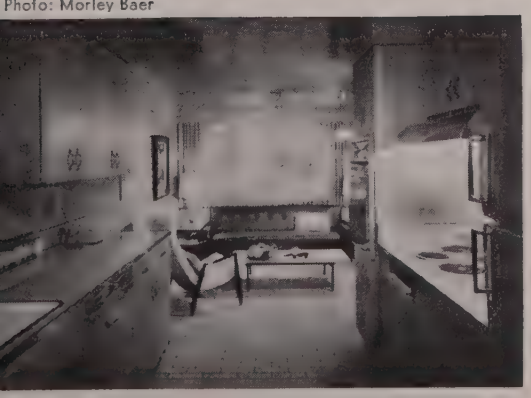


**Put in the right lighting.** *Dining areas need less light (about 20 ft.-c.) than kitchens (up to 50 ft.-c.) but should have an overhead downlight unless general lighting is strong. Kitchens need both general and work light. Note recessed light over dining table; valence lighting in kitchen.*

**Concentrate on a fireplace.** *Even where there's only one in a house, today it usually goes in the family room. Here the fireplace is the center of attraction and sets the mood for the whole room. Rug helps to invite use of the lounge. Decorators: Watson & Boaler.*

# a comfortable and inviting look

Photo: Morley Baer



**Use the same floor finish** *to make family room and kitchen seem one big room. Builder: Andy Oddstad.*

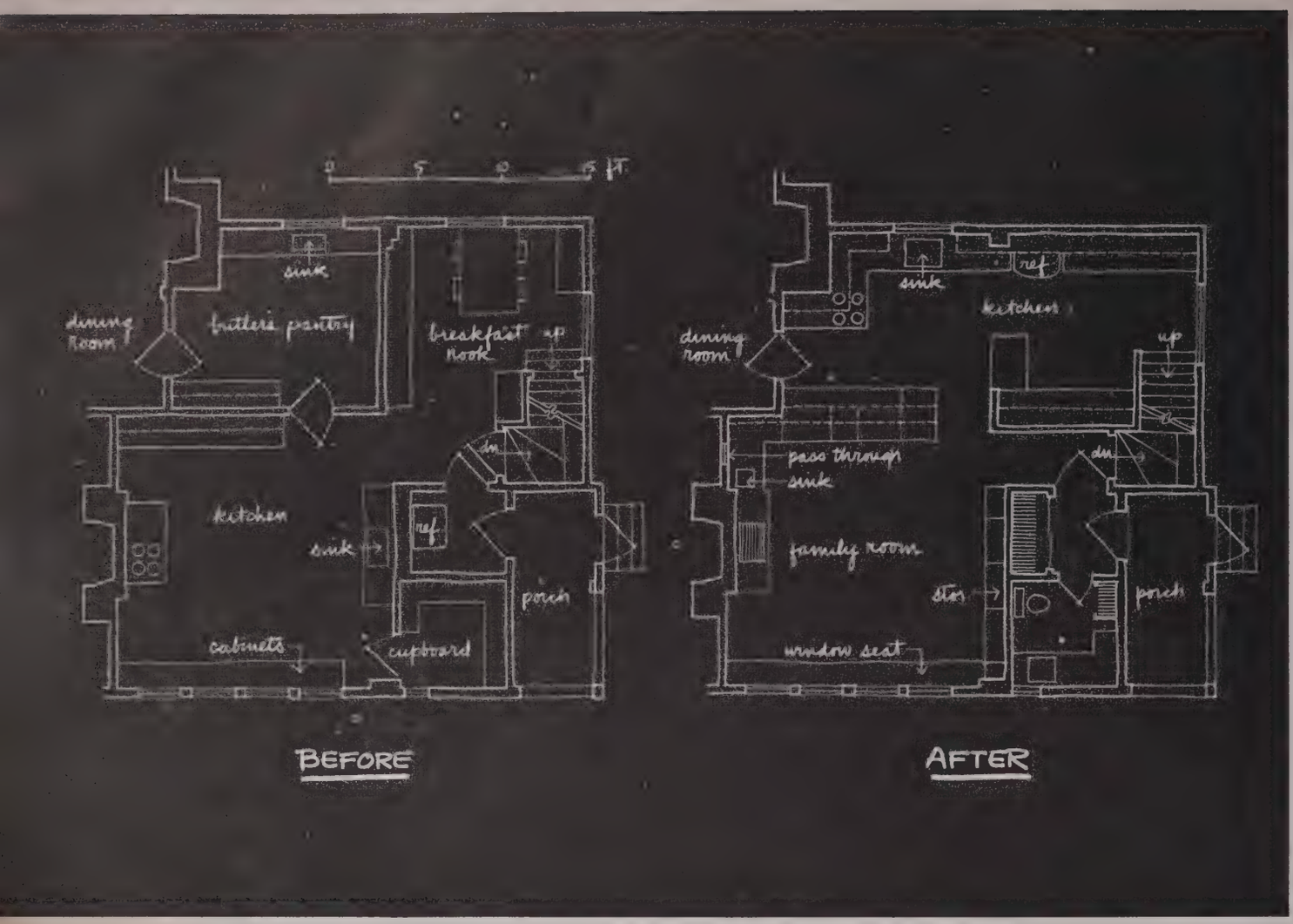
**Try new ideas.** *Built-in barbecue brings outdoor fun indoors. The counter was specially designed; has a spice rack separating electric range from dining side. Builders: Bell & Valdez.*

*For more on the Family Room* ⟶

Art Hupy

above, Hedrich-Blessing






**Big changes** *were necessary because the old house had an awkward kitchen-dining plan, left. New family room went in where old kitchen had been, and a new lavatory was added nearby. New rear entry is mud room with child-height coat racks for owner's four children.*

# Family rooms are so much a part of today's living,

Photos: Jos. W. Molitor



**New kitchen** *replaces the former butler's pantry and breakfast nook, so it has a lot of work space and is conveniently located between dining and family rooms. Plenty of cabinets and bigger windows make the new kitchen easy and pleasant to work in.*

*Built-ins include refrigerator, freezer, two ovens, counter-top range with vent hood above, and a dishwasher. An electric motor and socket for a blender-mixer, built into a counter-top, is one of the favorite items in this kitchen.*

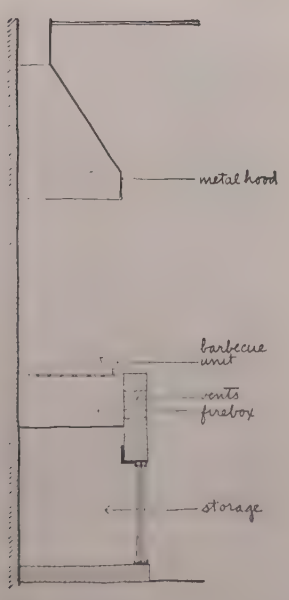
*Projecting table has a wood block top for work surface; cabinets are also wood. Built-in appliances have mostly stainless steel surfaces.*

*Architect:* Oscar de Bogden

*Decorator:* Emily Malino

**New family room** *is full of good ideas: a barbecue (see drawing), a pass-through (near sink) for easy party serving to adjoining room, and an undercounter refrigerator especially for the children to use. Wall colors are blue (paint) and yellow (wallpaper) in both rooms.*

# people even remodel to get one



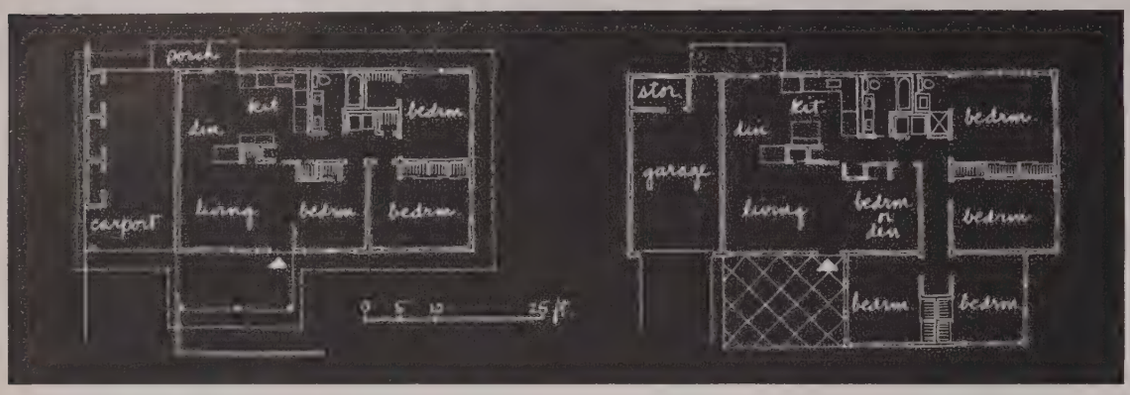

**New barbecue** *is backed by existing fireplace, so flue was easy to put in. Old brick was left exposed.*

**Ovens and cabinets** *separate family room from kitchen. Fold-up range units are next to ovens, in reach from family room. Radiators are under windows, covered by a window seat.*



*Here's how Dick Hughes has updated his models:*

## THEY ARE BIGGER . . .




*(Last year his basic model had three bedrooms. This year it has five and an extra bath.)*

## . . . THERE ARE MORE OF THEM . . .

Photos: Griggs Studio and H&H staff



*(This year buyers can choose from four models that range from $16,500 to $18,750.)*

## . . . AND IN EVERY ROOM THE FHA VALUATION IS BOOSTED BY

# BUILT-INS

Dick Hughes has a big, new sales idea.

The 1953 NAHB president—long famed for his advocacy of year 'round air-conditioning—is now betting on built-ins.

In addition to built-in appliances, Hughes is building tables into his dining rooms, chests of drawers in bedrooms, cabinets and hampers in bathrooms, bookcases in the living room.

**The greater luxury and bigger size of his 1957 models aim at a new market.**

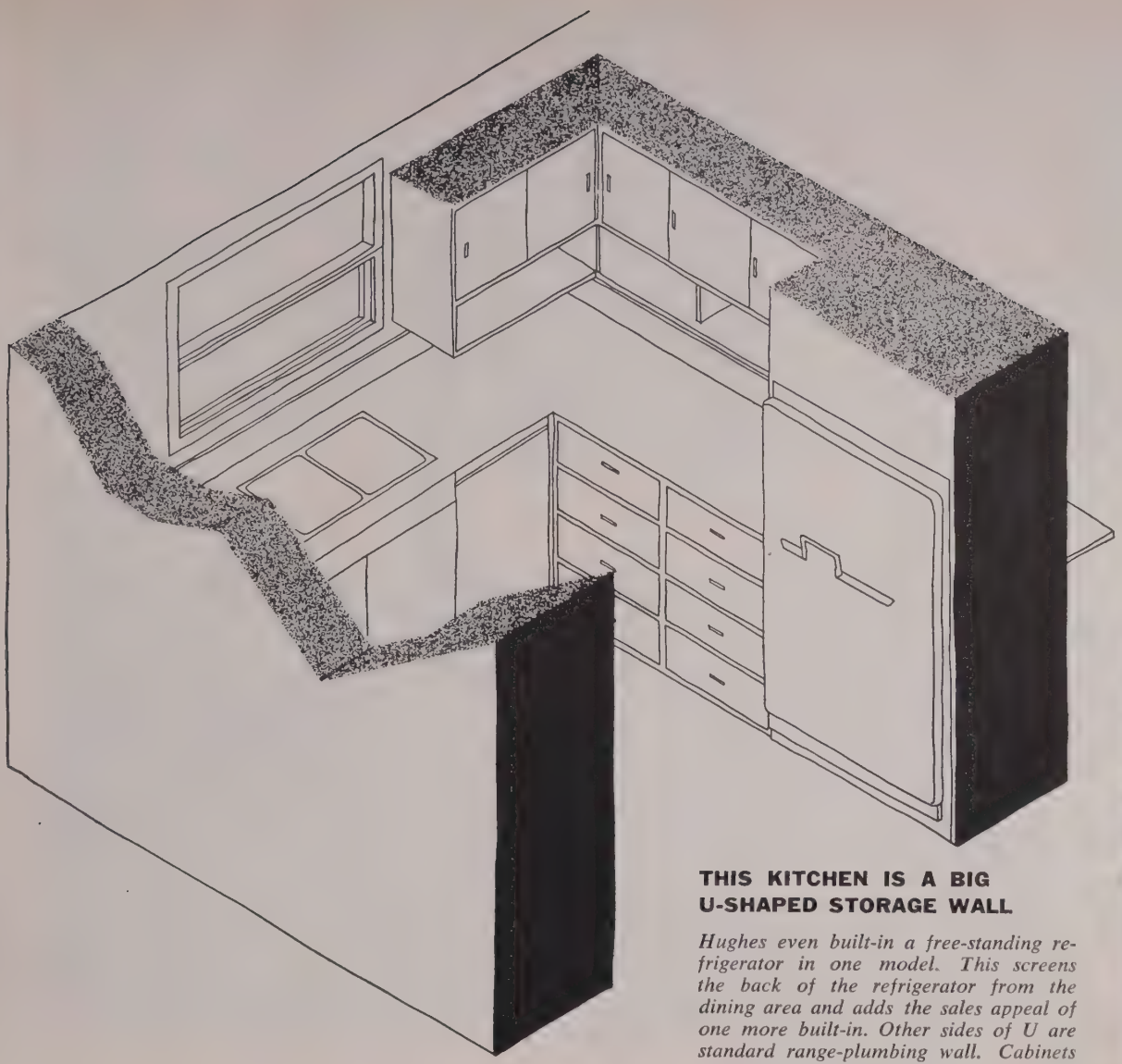
For years Hughes built low and medium priced houses in the Texas Panhandle for Phillips Petroleum Co. employees. When he turned to building for the company's main office employees at Bartlesville, Okla., he found buyers with higher incomes, many ready to buy their second home. Hughes had learned the answers to this kind of market from his travels as NAHB president.

**Hughes' travels impressed him with two things:**

1. no house ever has enough storage;
2. new house buyers are often too broke to buy furniture.

So he built either storage or furniture into every room of every model. FHA gave him credit for the built-ins in its over-all valuation. Says he, "VA doesn't. So we don't sell VA." Buyers like the built-ins so much that Hughes will soon add built-in beds.

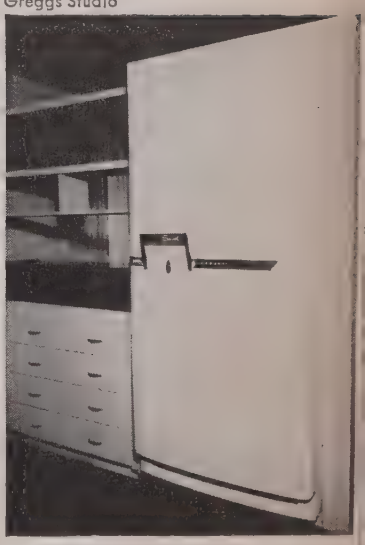
Besides the built-in furniture shown on these pages, Hughes' new models include under the mortgage a full line of gas and electric appliances built into the kitchen, carpeting in the living room and master bedroom, and, of course, full air conditioning in every model.



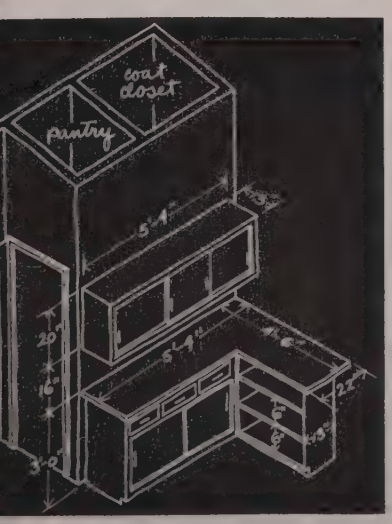
**THIS KITCHEN IS A BIG U-SHAPED STORAGE WALL**

*Hughes even built-in a free-standing refrigerator in one model. This screens the back of the refrigerator from the dining area and adds the sales appeal of one more built-in. Other sides of U are standard range-plumbing wall. Cabinets are built over and under oven and cooking top, sink counter and breakfast bar.*

Greggs Studio

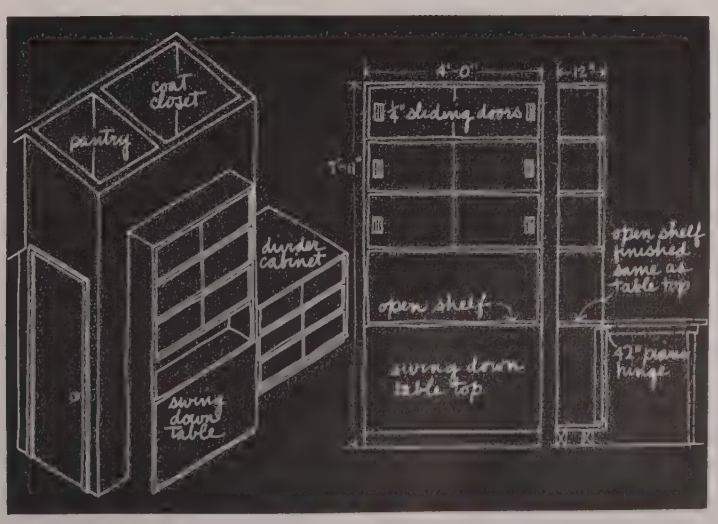


# Hughes shows how to load your kitchens with built-ins



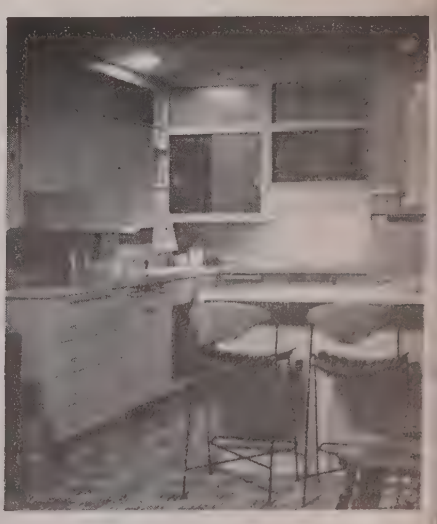

**BAR HAS OPEN SHELVES**

*Breakfast counter, at right of this kitchen unit, adjoins storage wing, has open shelves below bar. Wing cabinets have sliding plywood doors.*




**DROP-LEAF TABLE IS ALTERNATE FOR DINING BAR**

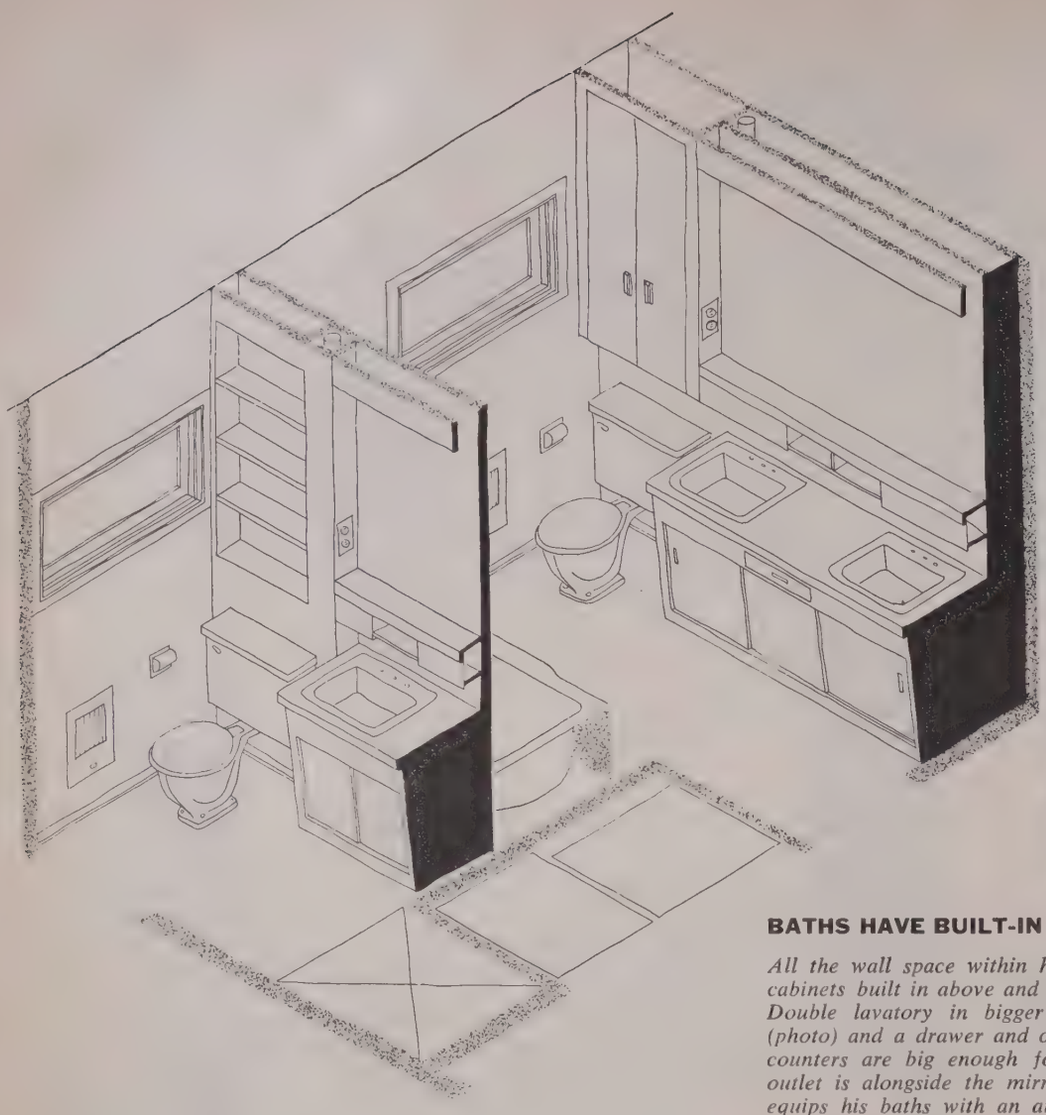
*Fold-down table (in some models) serves as closet front when not in use. It seats four. Dishes may be stored in the three-tier sliding-door cabinet, on open shelf and in space behind drop leaf. Divider cabinet, at right of isometric, is in living area, may be used as base for TV set.*



**DOUBLE-EL KITCHEN**

*Most expensive Hughes kitchen has wall-hung refrigerator, (left, above cabinets), includes all built-in cooking appliances.*

*Turn page for more built-ins*

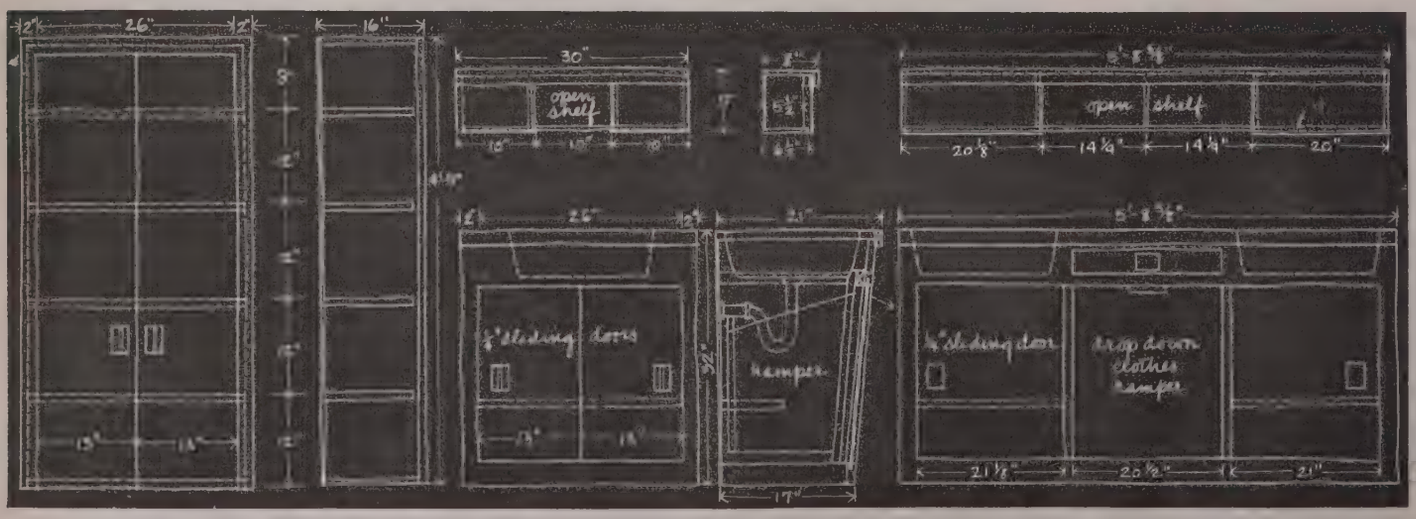




**BATHS HAVE BUILT-IN CABINETS JUST LIKE KITCHEN**

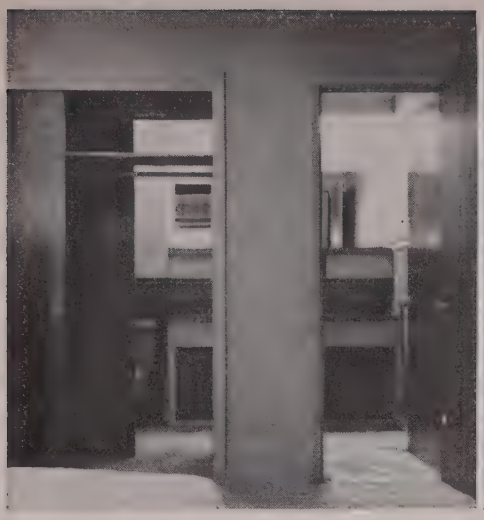
*All the wall space within handy reach is used for storage, with cabinets built in above and below the basins and above the toilet. Double lavatory in bigger bath has long sliding-door cabinet (photo) and a drawer and clothes hamper below. The basins and counters are big enough for bathing babies. The electric shave outlet is alongside the mirror just above the shelf. Hughes also equips his baths with an auxiliary heater and valanced lighting.*

# Hughes shows how to put built-ins in your bathrooms




**HUGHES USES THESE DETAILS FOR HIS BATHROOM BUILT-INS**

*Linen cabinet (left) is hung in usually wasted wall space above toilet tank. Each lavatory has long narrow medicine cabinet, a Hughes design, which hangs below large fixed mirror. Top-hung doors prevent jamming from dirt clogged in lower track. Drop-down clothes hamper between basins of the double lavatory is flanked by twin base cabinets. Single lavatory has sliding-door base cabinet. Hughes prefers to use sliding doors for both wall-hung and base cabinets to prevent bumped heads and knees.*






### CLOSET OPENS TO THE BEDROOM, BATHROOM

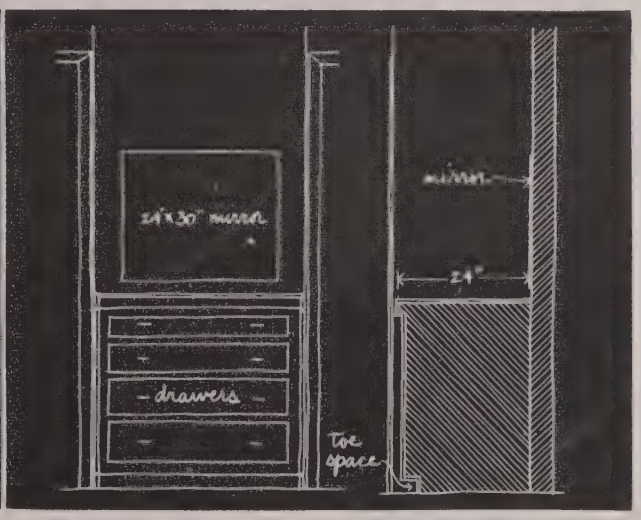
*This bathroom (left) works as a convenient dressing room because the closet opens to the bath as well as to the master bedroom. Detailing of storage is same as in big bath.*

### LIGHT SWITCHES ARE AT DOORKNOB HEIGHT

*Hughes borrowed this idea from Builder Ralph Staggs of Phoenix. Light switch is at logical height for the hand opening door; wall around the switches stays cleaner, too.*







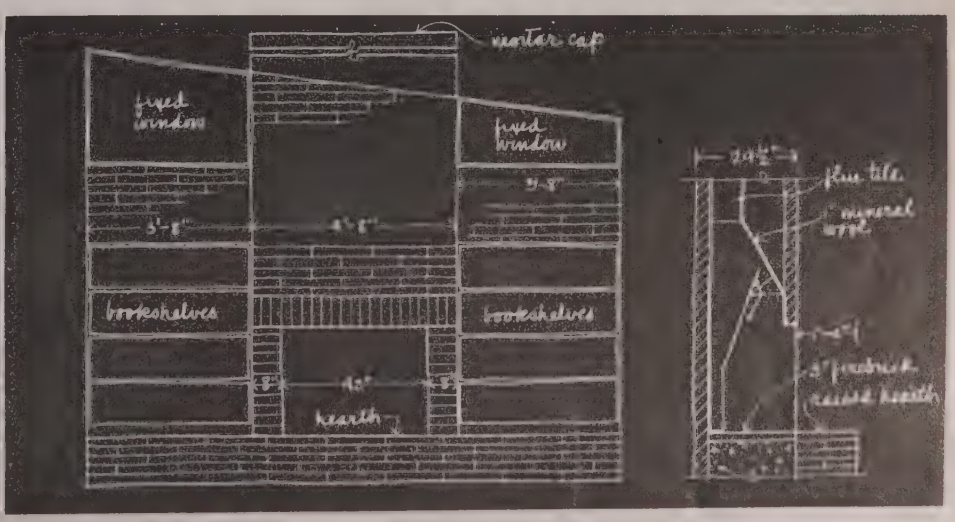

### CHEST OF DRAWERS IS BETWEEN CLOSETS

*Four-drawer chest built between bedroom "his" and "her" closets has wide mirror with an adjustable light above it. Unit has stainless Textolite top, cut-out toe space. In another model, where space between closets does not permit wide-drawer chest, Hughes built in a low, narrow chest and provided a full-length mirror on the door. But he also put a high shallow shelf closet behind the door to use every inch of storage area.*

# Hughes shows how you can use built-ins everywhere

Griggs Studio

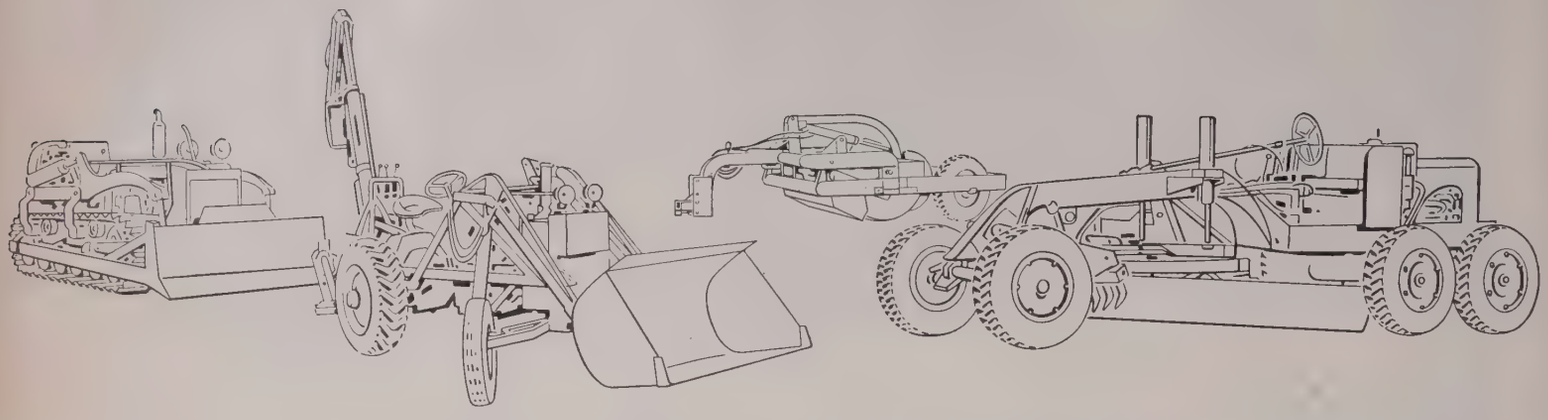





**BOOK SHELVES ARE BUILT ON EITHER SIDE OF FIREPLACE**

*Fireplace wall of concrete brick is still another storage wall: matching shelves for books and knick-knacks are on both sides of fireplace opening. Raised hearth becomes room-width bench when cushions are placed on it for seating. Drawing at right shows details of raised hearth and fire box. Hughes locates the fireplace in family room where most buyers prefer to hold informal and family gatherings. He uses brick planters instead of fireplaces to create wall interest in the more formal living rooms.*

# LAND AND LOTS:



SMALL BULLDOZER, $8,500 | BACK-HOE AND HIGH-LIFT, $4,000 | SMALL SCRAPER, $1,700 | PATROL GRADER, $3,000

## If you buy these 7 machines, can you save $1,000 a lot?

**Q. 1. CAN A SMALL BUILDER SAVE THAT MUCH?**

Big savings begin at about eight houses a year. At 50 houses I save a lot more than that.

**Q. 2. WHERE DO YOU GET YOUR SAVING?**

First, I save cash money. Second, I save capital because I turn my money over faster. Third, I save time—and this is the biggest money saver of all. My bank, National City of Cleveland, says I turn my money over three times faster than any builder they know. I guess that's because I ask for my first construction draw one month and I'm back the next month closing out the loan.

**Q. 3. WHAT DOES IT COST TO DO IT YOURSELF?**

$18.50 a front foot, or $1,480 for an 80′ lot. That's $1,500 a lot cheaper than a land developer mark-up for doing the work. And it's $700 a lot ($9 a front foot) cheaper than the average development costs in my area.

**Q. 4. WHAT DID YOU PAY FOR THE EQUIPMENT?**

$57,000. That sounds like a lot of money—but at $700 a lot saving the equipment pays for itself on the first 80 lots. After that it's all velvet. And I can take as much as 52% of my equipment cost off my tax bill as I depreciate it; so it doesn't really cost me $57,000. It costs me only $28,360! You can write off machinery completely in five years, take as much as 40% off the first year.

**Q. 5. IS THIS CASH SAVING THE BIG REASON FOR DOING IT YOURSELF?**

No. Even if there were no cash saving—even if I used a subcontractor who did the job for the same $18.50 per front foot—I couldn't afford *not* to do the work myself.

Doing it myself is the only way I can time the development work to fit my building schedule and avoid costly delays.

To begin with, if I subbed the work out I'd have to take my turn on the sub's equipment—and remember every builder in the Cleveland area wants his work done at the same time in early spring.

Second, I'd probably have to let the sub finish 50 lots at a time, tying up a lot more money in land development than I have to tie up doing 15 lots at a time. At $27.50 a front foot on thirty-five 80′ lots I wouldn't be ready to use, he would tie up $77,000 which is over three times as much as I have tied up in the depreciated cost of my machinery.

Third, the sub would want to surface my streets as soon as the base was ready, and that would cost me a lot more money. Actually I lay my base in two stages to save money.

**Q. 6. HOW DOES A TWO-STAGE ROAD BASE SAVE YOU MONEY?**

I lay a sub-base before I build my houses to get a hard surface to bring in my building materials. This makes a good enough road for working purposes and gives a well compacted base to the finished street. That sub-base takes a beating during construction, but it costs me a lot less to patch the sub-base than it would cost me to repair an almost completed road that took the same beating. Also, the sub-base is firm enough to let the buyer move in before the road is completed.

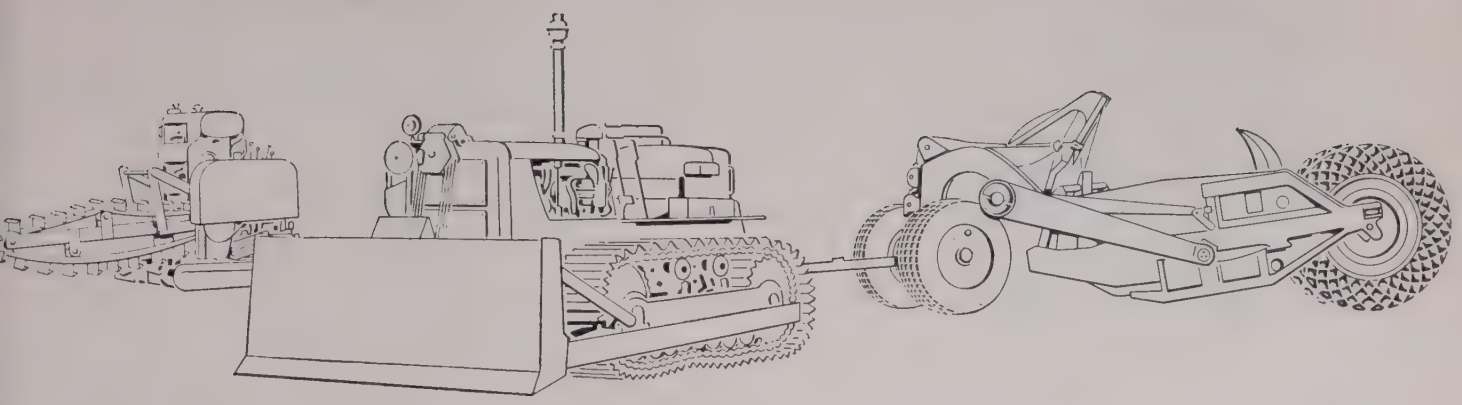
**Q. 7. WHAT IS YOUR TIMING ON YOUR OPERATION?**

If excessive cutting and filling is not needed, I put the sanitary sewer, water main and storm sewer in first, in that order, subcontracting only the labor.

Next I strip the top soil, moving it to the rear of the lots, and make my cuts and fills to a predetermined plan.

All the streets are then graded to the sidewalk subgrade which is used as a reference grade. This is done using both bulldozers, both scrapers and the patrol grader. The curb-to-curb cut is then made so that the street subgrade is 18″ below the sidewalk subgrade. Placing earth on the lots is simplified because the building line grade is filled to 10″ above the sidewalk subgrade.

When the grading is completed, the gas main and the gas



TRENCHER, $4,000 BIG BULLDOZER, $20,000 BIG SCRAPER, $10,000

# Yes, says most efficient builder, Bob Schmitt of Berea

and water laterals that must cross the street are installed.

Now I lay the sub-base of my road to give me access to the house sites. At each site, installation of the house sewer, gas service and water service are integrated with the slab construction. Lines are then run from the street to the point of entry in the slab. This saves having to put the pipes under the finished footings. Footings are poured the same day I trench for them. I don't want rain to wash the trenches out. I dig only as many footings as can be filled in one day. After pouring footings for several houses, I pour my slabs.

By doing all this I'm doing part of the job the builder must do on his lot and part of the job the developer must do in providing utilities. I wouldn't stand a chance of getting this done economically if I didn't coordinate all this myself.

**Q. 8. DO YOU BUILD YOUR HOUSES BEFORE YOU CONTINUE THE IMPROVEMENTS?**

No. I put in curbs and gutters on one side of a street only and use the dirt dug out of the footings to backfill the curbs. Then I lay my public sidewalks. I put driveways up to all the slabs before I start building.

**Q. 9. WHY NOT PUT IN DRIVEWAYS BEFORE THE SIDEWALKS?**

The driveway must line up with the sidewalk, so I put the sidewalk in first.

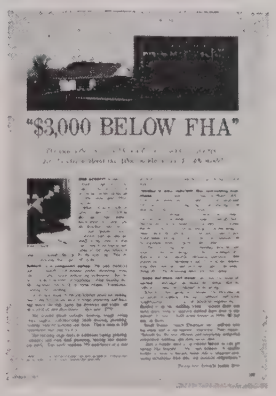
**Q. 10. HOW DOES THIS TIME TABLE SAVE MONEY?**

It gives me a good usable surface right up to the slab, with no slogging around in the mud, no bulldozing trucks up to the foundation, no mess and mud all over the materials. As a matter of fact, I not only truck my materials up to the house; I truck them right into the house.

**Q. 11. HOW DO YOU DO THAT?**

I use a truss roof so I can finish the house as one big room, including the garage. So when I run a truck up my driveway into the garage I can drop the load inside the house, and save the cost of carrying it indoors by hand. Too few builders realize how much materials handling costs them. You've got to schedule your improvement work to make your building economical. You can't separate the two things. When

*More questions and answers on next page*




*Last month we told you about Bob Schmitt of Berea, Ohio, who builds houses $4,000 to $5,000 under the market and $3,000 below his* FHA *appraisal. Schmitt is the builder whom Small Homes Council's Jim Lendrum calls the most efficient builder in the country.*

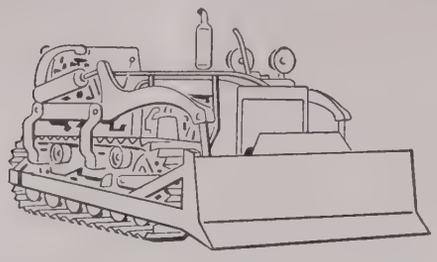
*This month we continue the story—or rather—start it at the beginning. Schmitt, an efficiency expert, (and third-generation builder) thinks land development is as much the builder's job as deciding what plan to build, what materials to buy and how to schedule his labor.*

*Says Schmitt, "Every step in building from developing raw land to planting shrubbery around the finished house is part of the builder's job.*

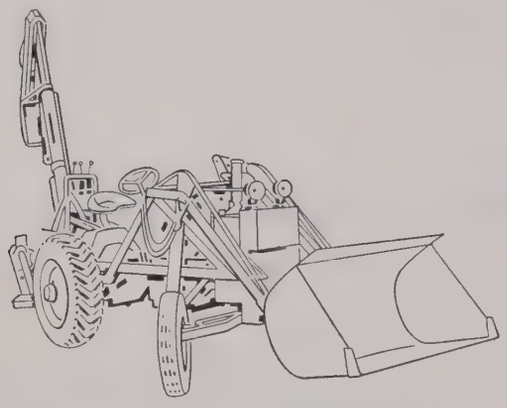
*Last year Schmitt bought 15 acres of raw land for $36,000, developed it himself into 40 lots that would have cost him $180,000 to $200,000 to buy from a developer ($4,500 to $5,000 a lot). He figures he saved at least $1,000 a house doing it himself.*

*Where does this "profit" go? "Back into the house," says Schmitt. "The economy of every phase of building must go into the total operation. The total operation is building houses for sale. Land development is only a part of it."*

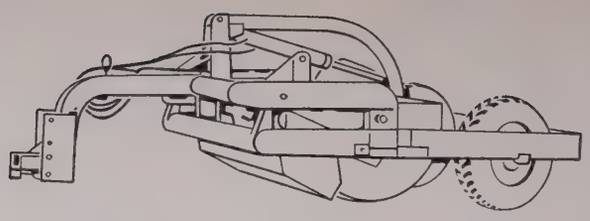
*The story of how Schmitt does it begins on the opposite page.*



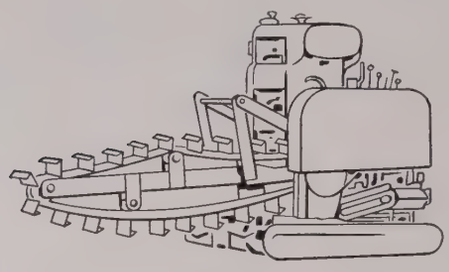
**Bulldozer,** *smallest of two Schmitt owns, pushes earth, hauls small scraper, cost $8,500. Schmitt bought his first bulldozer used when he built less than 10 houses a year. See question No. 17.*



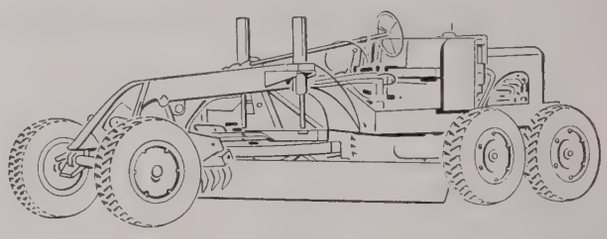
**Back-hoe and high-lift** *combination Schmitt calls single most valuable machine, cost $4,500. "Any builder of 10 houses a year needs one as much as he needs a power saw." See also No. 7; 17.*



**Scraper** *hauls 2½ cu. yds. of earth, cost $1,700. Tool is needed at 25-houses-a-year level, says Schmitt, "But I would own one even if I didn't develop my own land." Details in question No. 19.*



**Trencher,** *used to dig footings for slab, cost $4,000. "Builders of 25 houses can use one, even though useful life is naturally short: you have it when you need it." See questions No. 7; 19.*



**Patrol grader** *is first evidence of big-builder growth, says Schmitt. Machine cost $3,000, is needed at 25-houses-a-year level. Schmitt uses it to grade lots and to maintain road. See No. 6; 19.*

you don't correlate the grading and improving of a subdivision or lot with actual building, you get very costly lots that must be worked on an individual basis and very inefficient and costly building on them. Owning the machinery lets these two things merge.

### Q. 12. BUT DOESN'T YOUR EQUIPMENT STAND IDLE MUCH OF THE TIME?

Each individual machine may run only half the time. But when it isn't being used it isn't using oil and gas and it isn't breaking down or wearing out.

### Q. 13. DO YOU NEED A SKILLED MAN FOR EACH MACHINE?

No. You can keep two men busy most of the time running different machines. But when they're not running machines at all, they maintain them or they do something else. My direct labor bill on 40 lots just completed was less than $17,000. This bill covered grading the entire subdivision, cutting in the streets, putting in two stages of base, putting in public walks, curbs and gutter. I got $20,000 worth of grading done with a $30,000 machine. Operating and maintaining machinery cost another $1,000.

### Q. 14. WHAT ABOUT SEWER AND WATER?

I always subcontract that job. And I subcontract final road surfacing.

### Q. 15. WHY DO YOU SUBCONTRACT SEWER AND WATER?

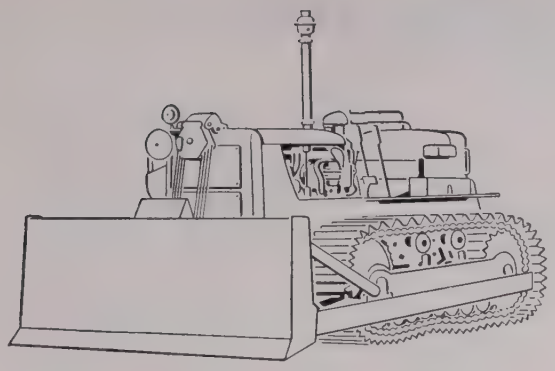
Three reasons. First, that job must be done at one crack when you develop raw acreage, then you don't bother with it again until you develop more land. If I did it myself I would need another $30,000 piece of equipment to get the job done and it would stand idle most of the time. Second, it would mean a peak labor load at the height of the building season and prevent my balancing my work force. Third, the materials bill for sewer and water lines on my most recent 40 lots was $20,000 and the labor and machine time for putting in pipe, hydrants, valves and so on was about another $20,000. To put a $30,000 piece of capital equipment on top of that, especially when you don't use it much, doesn't add up to economy. Fourth, sewage and water doesn't interfere with my building schedule. Water and sewage is a matter of preplanning, not doing.

### Q. 16. WHY SUBCONTRACT ROAD SURFACING?

Same reasoning. I'd tie up money in equipment used very little, and road surfacing is done after my building is complete. I call someone else in to blacktop while I'm going down the road building more houses.

### Q. 17. WHAT IS YOUR MOST IMPORTANT PIECE OF EQUIPMENT?

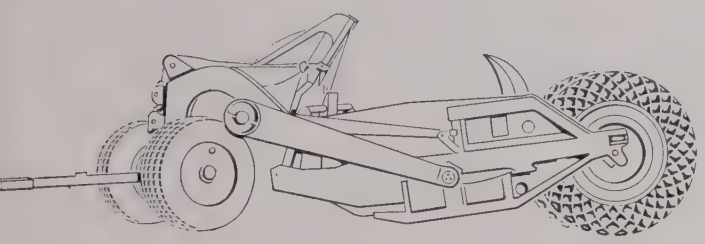
It's a toss-up between a small bulldozer and a combination back-hoe and high-lift. But I guess I'd give the combination



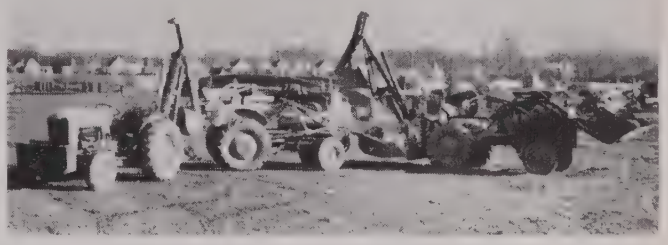
**Big bulldozer,** *used to push earth and haul big scraper, is needed at 50-houses-a-year level, says Schmitt, cost $20,000. "I just completed $20,000 worth of grading with one." See No. 13; 20.*



**Beat-up truck** *is one of five Schmitt owns. Their total cost: $1,000. Crew drives them unlicensed, uninsured on tract. "I believe in complete mobility of manpower. This way I get it cheap."*



**Big scraper** *is used to grade lots, cut through streets, cost $10,000. Big machine is too heavy to be hauled by small bulldozer so Schmitt bought big second bulldozer. See also No. 13; 20.*



**Back-hoe** *(left) and high-lift (center) Schmitt added to combination of two (right) when he built 50 houses a year. As used machines, back-hoe cost $4,000, high-lift $800. See questions No. 17; 22.*

machine the nod. I can't imagine a smart builder doing as few as ten houses a year not owning one. It's as important to one as a power saw, because it's the kind of equipment that bridges the gap between development and building. One end is used for digging sewer and water laterals. The other end is a materials handling tool. When your house is abuilding, you can use it to move materials to the house, and lift brick and shingles to the roof.

**Q. 18. WHAT IS THE FIRST MACHINE YOU NEED?**

A small bulldozer. I bought mine when I did as few as ten houses a year.

**Q. 19. IN WHAT ORDER DO YOU BUY OTHER MACHINERY?**

The next tool is a small scraper which is pulled by a small bulldozer. Even if I didn't develop my own land I would own one: it is a valuable machine for site preparation and grading.

After that, you need a patrol grader. I use mine to finish grade lots, maintain roads, backfill around curbs, prepare base for curbs and walks. You can run this machine over curbs and walks because it has rubber tires. It's a fine machine for moving in between houses. It won't tear up the earth like a bulldozer.

Next machine is a trencher. I use this to dig gas and water service lines and footing troughs. These five machines are basic to land and lot manufacture.

**Q. 20. WHY DO YOU NEED A BIG SCRAPER AND BULLDOZER?**

Grading is the most important step in development. You always must grade to get good drainage around the building site and good access to it. When my volume was under 25 houses a year I used a 2½-yard scraper pulled by a small 'dozer. As I increased my volume and developed more land I had to have a bigger scraper and a bigger bulldozer to do the job more economically. Under-sized equipment is costly.

**Q. 21. IS THAT ALL THE EQUIPMENT YOU NEED?**

No. As you build more houses you need more specialized machinery. For instance, I own a separate back-hoe and a separate high-lift as well as a combination of the two tools. The combination machine is fine when you're a small builder, but with bigger volume you need more machines for special jobs. You might be lifting materials in one place and moving earth in another.

**Q. 22. AT WHAT SIZE CAN A BUILDER BEGIN SAVING BY DEVELOPING LOTS?**

You can make a good beginning when you're doing ten houses a year. You have to add equipment as you grow. You'll add more when you build 15 houses and so on. It took me four years to get all my present equipment. Every piece I bought was a result of looking at direct costs and the costs of building delays if I didn't have the machine./ END.

# MORE READER REACTION TO MONEY ROUND TABLE

The Administrator of the Housing & Home Finance Agency agrees wholeheartedly with the recommendation of the Round Table that state mortgage laws should be modernized. I hope that you will continue to promote such views at the state governmental level so that the legal obstacles to a flow of mortgage funds across state lines can be reduced.

The other recommendations in the report all merit serious consideration by this Administration. I am particularly impressed with the suggestion for the development of a new instrument which would make it possible for new sources of funds to be utilized for mortgage financing. I can assure you that all of the recommendations will be studied carefully by the Housing Agencies and other departments and agencies of the government concerned with these matters.

SHERMAN ADAMS,
*Assistant to the President*
*The White House*

I think you have rendered an important service in getting these people together and making the recommendations. As you will see, we have already taken some of them and are giving careful consideration to the whole range.

This is just the kind of thoughtful consideration of our problems that we welcome.

W. RANDOLPH BURGESS
*Under Secretary of the Treasury*

Truly, this is a most important statement.

It will be most helpful in developing the Round Table on all housing problems which I hope to hold with the committee and leaders in all phases of the industry.

ALBERT RAINS, *chairman,*
*Subcommittee on Housing*
*US House of Representatives*

I think this report comes closer to describing accurately the major problems of financing home building than any public discussion I have ever read. MBA is carefully studying all the Round Table recommendations.

It is a matter of some pride to me as president of MBA to note that many of them closely parallel the conclusions to which the Association came over a year ago, when it printed its latest Statement of Policy.

We would agree with your recommendation No. 2 that the ceiling on FHA and VA interest rates must be raised but in the long run the only satisfactory way to secure marketability at all times for FHA and VA loans is to free the interest rate from any administratively imposed ceilings (always reserving to the administrative officials the right to refuse to guarantee or insure a loan which they feel carries an interest rate disproportionately high).

JOHN F. AUSTIN JR., *president*
*Mortgage Bankers Association*

As usual, you go into action at the proper time, and I like what you have done. Your group is to be commended for their very thorough approach and their recommendations on how more money can be made available.

I'm convinced that tight money will be with us for another couple of years. Under the present set up, home building will suffer. With the construction industry representing normally more than 10% of our economy, we cannot have prosperity without a prosperous construction industry. Hundreds of other industries are dependent on new construction.

Aside from this, the American people want more and better homes, and they're entitled to them.

These desires, if not met, will finally create a powerful pressure on Congress that may well result in subsidies, socialization and other means for providing homes, and private capital won't like it. In my judgment, therein lies a great danger.

If you have not already done so, I suggest a copy of your recommendations be laid before the Federal Reserve and the administrative people in Washington. I think they are just that practical.

MELVIN H. BAKER, *chairman*
*National Gypsum Co.*

If they quit selling large blocks of Prior Commitments to the big builders there would be some money for us small builders. We cannot go to the big insurance companies or big banks and buy a million or two of Prior Commitments. So we are left out or have to build prefabs where the company has bought these Commitments.

I am a small builder (about 22 homes a year) in a small town. We sure have been hurt the worst of any. If this keeps on there will be no small builders, as they are forcing us out of business at an alarming rate. Then the large builder will come into small towns, build several hundred houses, and leave town with no provision for servicing the houses he built. A lot of people will get hurt in these deals.

I think the government could help us have better housing. It would only have to tell the large lenders that if they don't make money available the government will step in through FNMA, which was set up to market mortgages in just such a money shortage as we have now.

L. D. ASHBACHER, *builder*
*Defiance, Ohio*

I do have some doubts and misgivings with respect to recommendation No. 1 (a broad public commission to restudy all our banking and monetary policies and their relation to our tax policies, our business policies, our labor policies, our tariff policies and our spending policies). A thorough impartial investigation would certainly do no harm. However, such investigations can frequently be dominated by people with political motives.

L. M. CASSIDY, *chairman*
*Johns-Manville Corp.*

The point of greatest validity in this report is that which speaks of America's need for more housing. We do need some new device to bring housing to a higher percentage of the market.

Lowering the insurance premium on Sec. 203 mortgages is an actuarial matter and apparently is so approached in your own conclusions. If you are right, then your recommendation should prevail.

Almost anyone must agree that mortgage laws, like housing codes, should be standardized for the nation. In some cases—like Illinois, for example—this involves constitutional revision. Up to now we haven't been able to figure out how to get that done.

JAMES C. DOWNS JR., *chairman*
*Real Estate Research Corp.*

Your recommendation No. 1 for a careful re-evaluation of US fiscal and monetary policies is excellent.

Your recommendation No. 2 has now been partially met by the increase in the FHA rate, but I doubt very much if 5% will create a broad market for these loans across the US at par. There are many who have long sought to have the FHA interest made a free rate subject to negotiation. If this were done, the funds could be attracted in accordance with the situation that exists in each community.

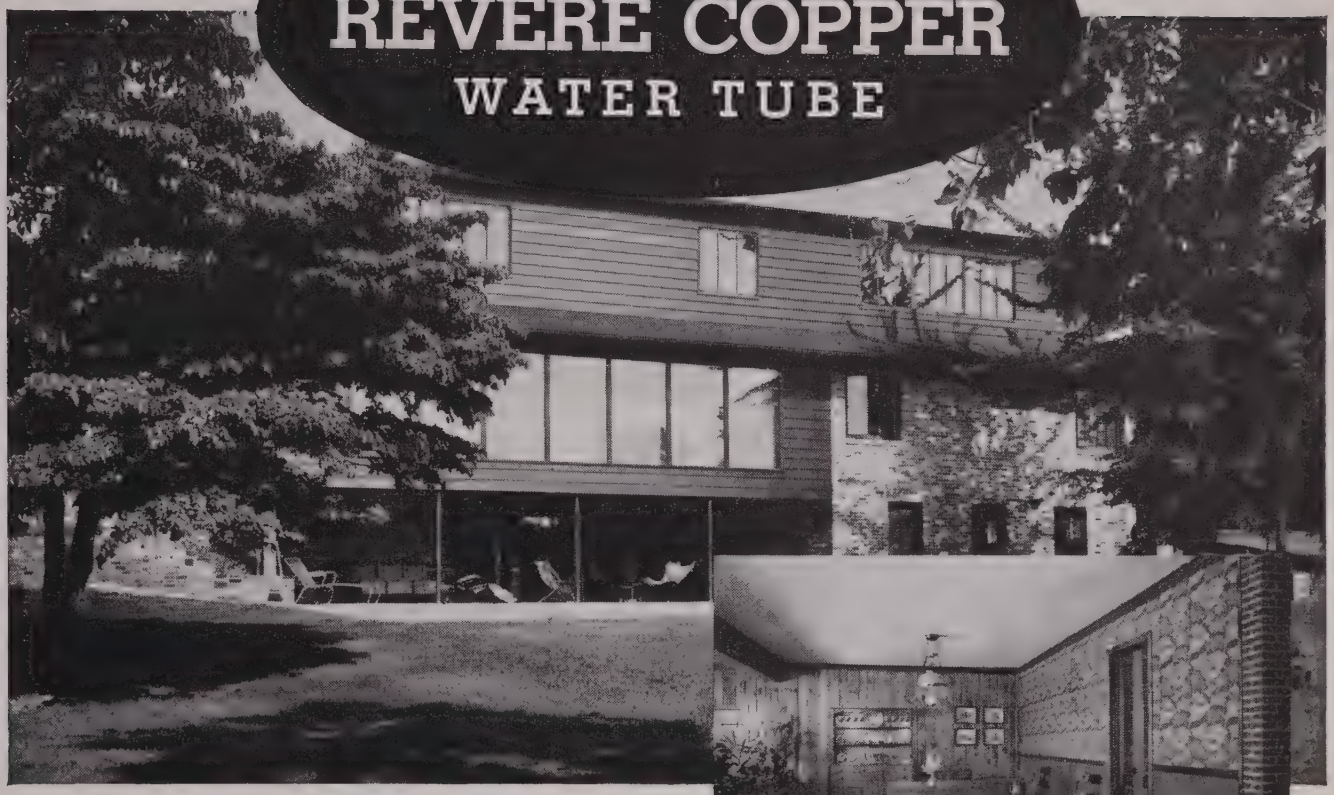
If the VA rate is not changed, it seems to me only one of two things can result—either a constantly increasing discount market, which to me has many disadvantages, or the drying up of GI loan funds.

The development of a new instrument to broaden the market for mortgages could be a very useful device for many, if it is not established on a basis that would make it only a dumping ground for loans that are unsalable in the regular market. I fear that efforts along that line could easily lead to too easy credit, could result in inflation, and could bring about serious conditions in the over-all real estate market.

*continued on p. 216*

what they're doing with

# REVERE COPPER WATER TUBE



## *1,740 feet used for hot water heating and air conditioning lines in residence of Charles L. Humphries, Paducah, Kentucky*

Architectural Engineer: G. ANTHONY JOHNSTON, Paducah
Builder: LESLIE FEAST, Paducah

An interesting feature of this residence is the combined winter heating and summer air conditioning system which has a boiler for winter use and a water chiller for summer use, with a transfer valve that diverts the water from one to the other as needed. Water is circulated through units that are in the rooms while fans blow air over the tubes in the units.

Said the Architectural Engineer, "I specified Revere Copper Water Tube for both of these systems because I knew the enduring and non-rusting qualities of copper would result in a satisfactory installation for my client." Said the Builder, "Using Revere Copper Water Tube upheld my reputation as a builder of quality homes and at the same time cost no more than rustable pipe." Said the Contractor, "I'm glad Revere Copper Water Tube was used for it's easy to work and handle and makes for a nice clean job."

Be smart! Play it safe with an all-copper installation. Use Revere Copper Water Tube for hot and cold water lines, air conditioning lines, radiant panel heating, underground service lines, drainage, waste and vent lines.

*For more information on Revere building products send for 28-Page Booklet—"Building to Endure with Revere". It's free!*

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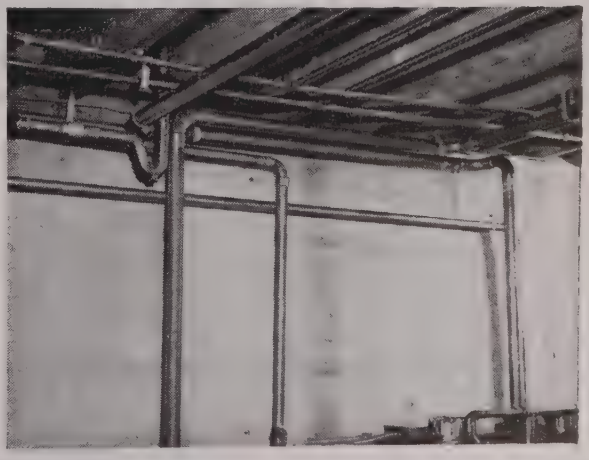
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*Mills: Baltimore, Md.; Brooklyn, N. Y.; Chicago, Clinton and Joliet, Ill.; Detroit, Mich.; Los Angeles and Riverside, Calif.; New Bedford, Mass.; Newport, Ark.; Rome, N. Y. Sales Offices in Principal Cities, Distributors Everywhere.*

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AT LOWER RIGHT in above photograph is one of the units which are used throughout the house. Revere Copper Water Tube carries hot water to the units in winter and cool water in the summer. Fans in the cabinets then circulate the hot or cool air, as the case may be, throughout the rooms.



No wrench-room worries here. Easy-to-solder Revere Copper Water Tube can be fitted into the tightest corner. Vertical lines shown come from the water chiller. G&H PLUMBING & HEATING COMPANY, Paducah, was the Contractor who installed the 1,740′ of non-rusting Revere Copper Water Tube in sizes from ⅜″ to 2″. Tube was furnished by the HOE SUPPLY COMPANY, Paducah, Revere Distributor.

# Tilt-up walls made Insulite's Bildrite and





***First Step*** in Dietrich's speedy system is completion of finished shingled sidewall sections lying flat. With strong, rigid Bildrite Sheathing applied to frame, carpenters can safely kneel, walk and work anywhere on surface. Insulite Shingle-Backer and cedar shakes are quickly applied, and wall section is ready to go into place.

***Second Step*** is raising of sidewall into position. Two men can frame and finish an entire wall section in one day. Seven men are used to raise and place it. Photo at right shows typical finished home, with Jack Dietrich in foreground. Sizes of Highland homes range from 810 to 1,646 sq. ft.; prices from $13,950 to $17,900.

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# INSULITE

# super-strong with Shingle-Backer



*After testing 7 sidewall materials, Jack Dietrich uses Insulite products exclusively, for 680-home project*

On its own subdivision at Highland, Indiana (near Hammond), Homestead Construction Corp. has found striking proof that Insulite structural boards have strength and workability *unmatched by any other comparable materials.*

"We tried seven different brands of insulation board when we started here," says Jack Dietrich, president of Homestead and a director of NAHB. "With our tilt-up system, we require the strongest possible sheathing; board that cuts fast and clean with power saws; and greatest nail-holding strength. On these counts, we ruled out the other six brands and now work with Bildrite Sheathing and Insulite Shingle-Backer exclusively. There's nothing else that can match them, for quality construction."

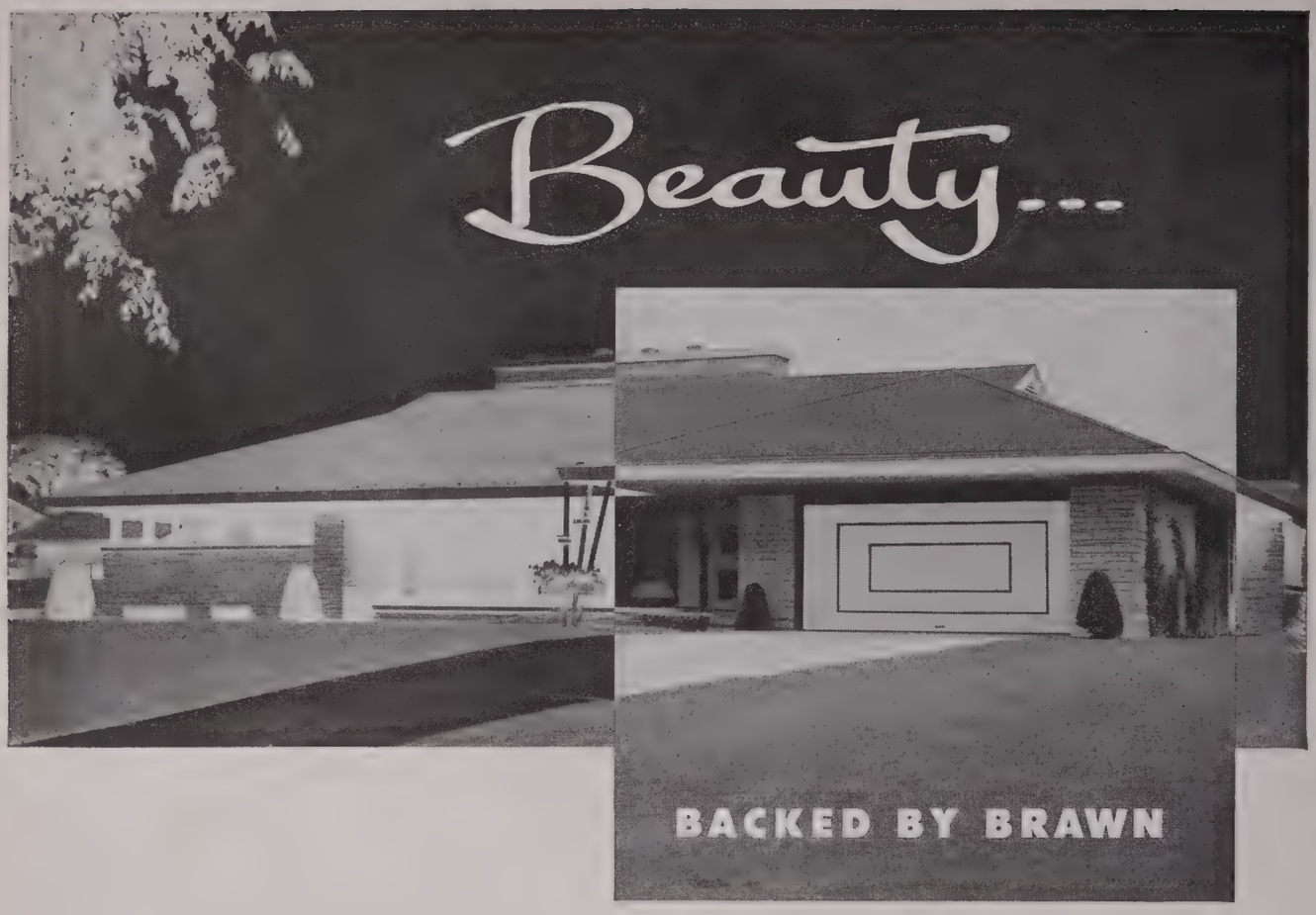
With 594 homes now built and sold in the Highland project, Mr. Dietrich's statements are backed by sound and solid evidence. Want more information on Bildrite or Shingle-Backer? Write Insulite—Minneapolis 2, Minnesota.

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**COMPLETE PROTECTION**
**EXTRA STORAGE SPACE**
**FINISHED APPEARANCE**
**AN EXTRA ROOM**




*there's a Rō-Way for every Doorway!*

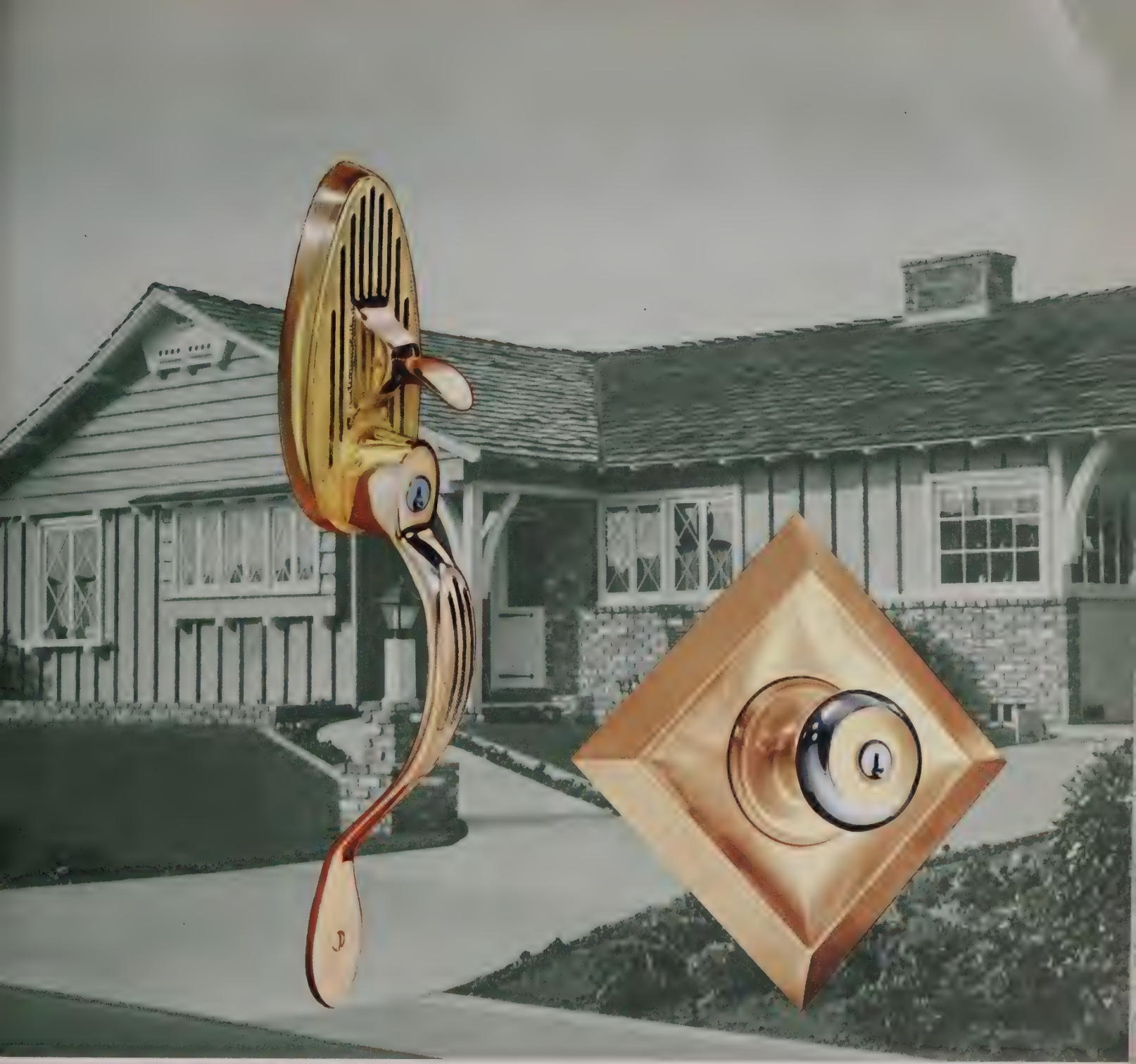
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And prospective buyers will be impressed with the rich, good-looking finishes of brass, bronze, chrome or two-tone—finishes that add dollars to the value of the house in any buyer's eyes.

Yes, when a builder uses Weiser Locks he adds a powerful sales feature to his home...a feature that will provide years of guaranteed trouble-free service. There are no regrets when you buy quality, so next time—specify WEISER.

WEISER

# WEISER LOCKS

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*Fenestra* sets the fashion in window beauty . . .

# "Fenestra Color-Styled Steel Windows are an important selling feature of our homes . . ."



This 3-bedroom plan with over 1000 square feet of floor area, full basement and attached garage is built by Edward J. Cassilly, Jr., Inc. The children's playground is a unique idea which occupies the youngsters while mother and dad look over the model home. Notice the large glass areas provided by removing the muntins from the Fenestra Casement Windows. Try this idea yourself!



This plan built by William S. Cassilly, Inc., gives the buyer 4 large bedrooms and 2 full baths. With approximately 1500 square feet of floor area and a full basement, there's plenty of room for growing families. Smartly contrasting colors of the Fenestra Steel Windows accent the beauty of this handsome contemporary styled home.

That's the experience of William S. Cassilly and Edward J. Cassilly, Jr., in their development of Valcour Hills, Laclede Station Road, St. Louis, Mo.

In the fast-building Southwest section of St. Louis County, Valcour Hills is a planned community of 169 homes. It is the latest of several complete suburban areas developed by the Cassilly brothers.

The buyer has a choice of 3- and 4-bedroom homes priced from $16,500 to $19,500 with FHA or GI financing. Each house is carefully sited on the rolling land and gently curving streets of this new community. The contemporary designs feature full basements, attached garages, fully sodded lots and choice of interior and exterior color schemes *including Fenestra Color-Styled Steel Windows.*

The Cassillys say, "After trying several other types of windows, we found Fenestra satisfied our customers and solved many problems of installation and call-backs for us. Fenestra Windows with combination inside/outside trim save us 15-20 carpenter man-hours per house. And, the New Fenestra Color-Styling program ties in perfectly with our policy of giving the buyer a choice of interior and exterior decorative schemes. *It's an extra selling feature at no extra cost!*"

## Fenestra Color-Styling can make your homes outstanding, too!

Progressive builders from coast to coast agree with Bill and Ed Cassilly on the extra sales appeal and building economy of Fenestra Color-Styled Steel Windows. The powerful Fenestra color-advertising program in *Better Homes & Gardens* and other leading



national magazines continues to help you sell your homes faster . . . *at a better price!* You can take advantage of it now by featuring Fenestra Color-Styled Steel Windows in your homes. If your model home is already completed, you can still offer this *New Fashion in Window Beauty* as an optional feature. Your local Fenestra Representative will be happy to co-operate with you in every way. Call him today—listed in the Yellow Pages—or mail the coupon, below.

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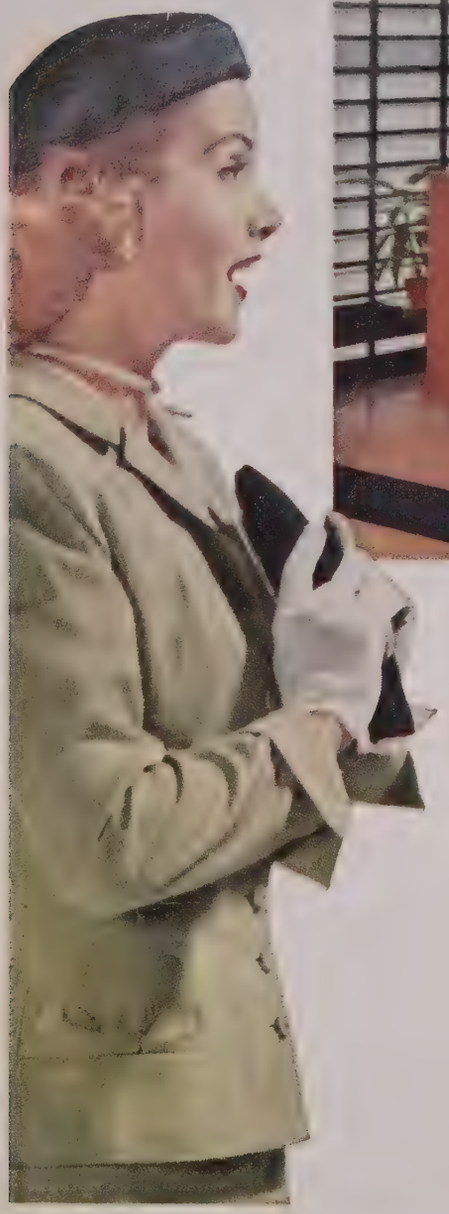
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*A woman always looks at the kitchen first...*





*she'll look twice at these*

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Now with these brand new Westinghouse Built-Ins you can offer the most modern kitchens in America!

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Westinghouse Built-Ins come in 5 Confection Colors—Sugar White, Lemon Yellow, Mint Aqua, Frosting Pink, Nougat Gray—all popular pastels that never go out of style. They pack your kitchen with maximum prospect appeal—to give you a real sales-closing story. And they're all available now!

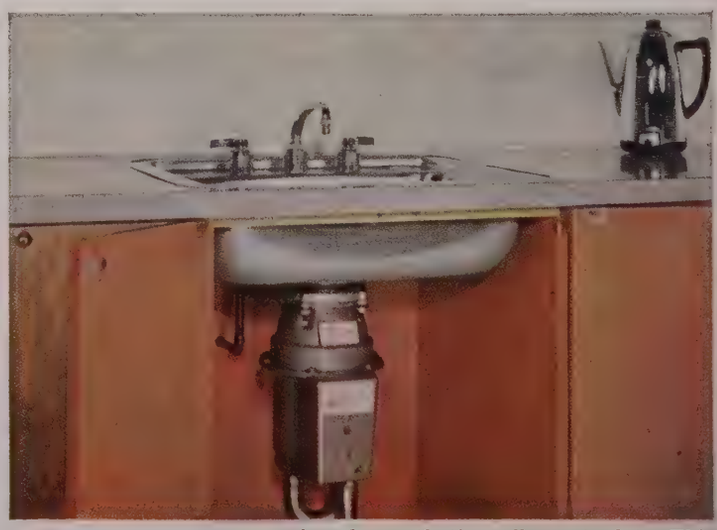
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LIVE BETTER ELECTRICALLY



**Big sales-making extra!** New Westinghouse undercounter dishwasher installs easily with special Y-tail pipe that eliminates extra trap. "Custom" front panels come in 5 Confection Colors, Brushed Chrome, Antique Copper, prime-coated steel, matching wood front.



**Women expect a disposer** in a house that's really up-to-date. This Westinghouse Disposer installs easily, has special dishwasher drain line opening. And it ends forever the garbage nuisance—a real plus you can use to help clinch the sale!



**What women want** in a built-in refrigerator-freezer are all the convenience features the best free-standing refrigerator offers. And they're all here in this 13 cu. ft. Westinghouse Horizontal Built-In. Special Meat, Butter and Egg Storage . . . a New Tilt-down Showcase Crisper . . . 120-lb. Zero-Degree Freezer—all at easy reach-in level.



**The same deluxe features** are in this Westinghouse Vertical Built-In. Less than a yard wide! New Stoop-Saver Design keeps foods used most often up top. 13 cu. ft.; 155-lb. zero-degree Freezer.



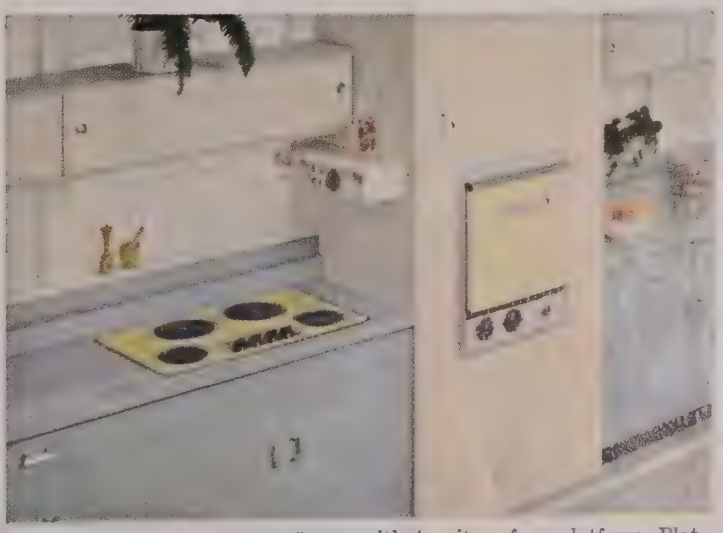
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**Or you can build-in** the same units side by side—under a counter or even in a wall at waist level. Installation's simple with easy-to-hook-up plumbing and venting connections. Available in 5 Confection Colors. It's the builder's answer to a low-cost complete home laundry!



**Most flexible built-in range line** in the business. You can combine ovens and platforms anyway your prospect likes . . . it's a personal touch that helps you sell. Shown: Giant 24" *interior-width* oven; separate 2-unit platforms with remote controls.



**Another arrangement is 17" oven** with 4-unit surface platform. Platform controls come flush-mounted . . . oven has clock and timer. Line offers choice of 5 Confection Colors, Antique Copper and Brushed Chrome. You can be *sure* . . . if it's Westinghouse.

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Erdman Homes has been producing
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The addition of the
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I thank Mr. Wright for the confidence
shown in our company by
giving us the opportunity to
produce this magnificent home.
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raise architectural standards
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can live in homes of dignity and beauty.
I am confident that Erdman Homes
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to a wide public through mass production
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*beauty in appearance, functional performance, ease of installation*

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And if you know PREWAY, you'll understand why these wall and counter units were the builder's choice. Simply stated, no other built-ins offer so much . . . in crisp, clean compatible design, in advanced automatic features that enrapture women, and in fast-running, time-saving installations that lower initial cost.

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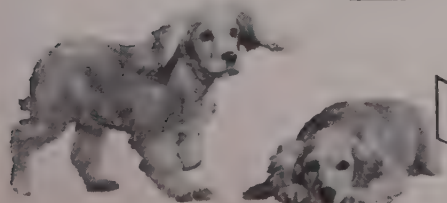
chosen for the first prefabricated home designed by America's No. 1 contemporary architect...

# FRANK LLOYD WRIGHT

**ERDMAN HOMES,** PREFABRICATOR, MADISON, WISCONSIN

**PRIDEAUX SHEET METAL & HEATING,** HEATING CONTRACTOR, MADISON, WISCONSIN

**Feel good...**
**Feel sure... when you install Waterbury Comfort Systems**



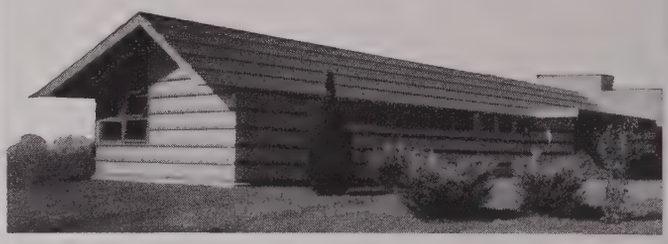
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*Frank Lloyd Wright finds natural beauty in*

# MASONITE RIDGELINE



FABRICATED BY ERDMAN HOMES

There's an appealing, natural look to these combed-texture panels. Note how Mr. Wright combines them with horizontal battens to create low, sweeping lines.

Durability, too! All the weather-fighting qualities that Masonite exterior products are noted for.

And economy! Ridgeline fabricates cleanly, goes up fast and takes beautiful finishes quickly, including both paint and stain.

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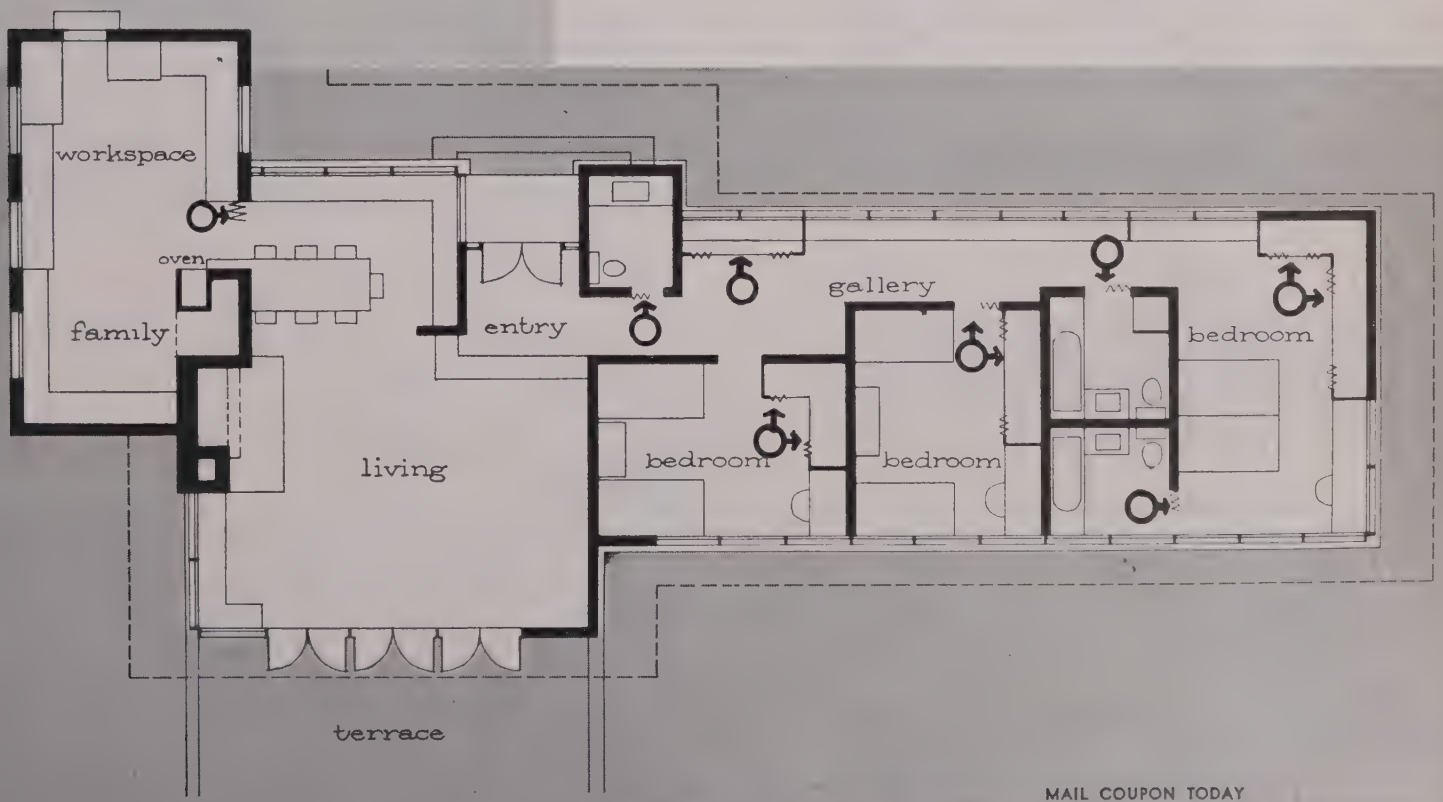


One of the ten interior openings in the Erdman pre-fab home on which PELLA WOOD FOLDING DOORS were used. Floor plan, below, shows locations of all interior openings equipped with PELLA DOORS.

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## ON ALL 10 INTERIOR OPENINGS!

*Why* did Mr. Erdman use PELLA DOORS throughout? Folding doors saved the space normally wasted by swinging doors. And what else but a *natural wood* door could have blended so well with other wood used extensively in the home! Furthermore, Mr. Erdman found them much easier to install. Took only minutes, because PELLA DOORS come ready-assembled from the factory, complete with all hardware. Send for PELLA DOOR literature.




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ERDMAN HOMES

*As featured in the*

# Erdman House

DESIGNED BY

**FRANK LLOYD WRIGHT**



(MAZE MASONITE SIDING NAILS)



## INOCULATE YOUR HOMES AGAINST...



## "SIDING MEASLES" with MAZE STORMGUARD® NAILS

TWICE-DIPPED in MOLTEN ZINC!



### THERE'S NOTHING LIKE 'EM!

- ✓ WON'T *RUST, STAIN* or *STREAK*
- ✓ HARD STEEL CORE . . . DRIVE BETTER . . . HOLD TIGHT!
- ✓ STRONGER THAN ALUMINUM . . . COST ABOUT ⅓ LESS!

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Win customer satisfaction and F.H.A. approval. Remember—STORMGUARDS are dipped in *Molten Zinc* . . . not once, but *TWICE!*



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**A TYPE FOR EVERY NEED . . .**

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## ERDMAN HOMES *chose* MAUTZ PAINT



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Choose your colors from the Mautz COLOR SELECTOR—two hundred 3" x 6" chips displaying "America's most desired colors" to help you make sure of a color-happy home.

Inside . . . outside . . . all around the new Frank Lloyd Wright*-Erdman prefabricated home — Mautz Paint brings a sparkle to the eye of the color-conscious decorator and the quality-conscious builder.

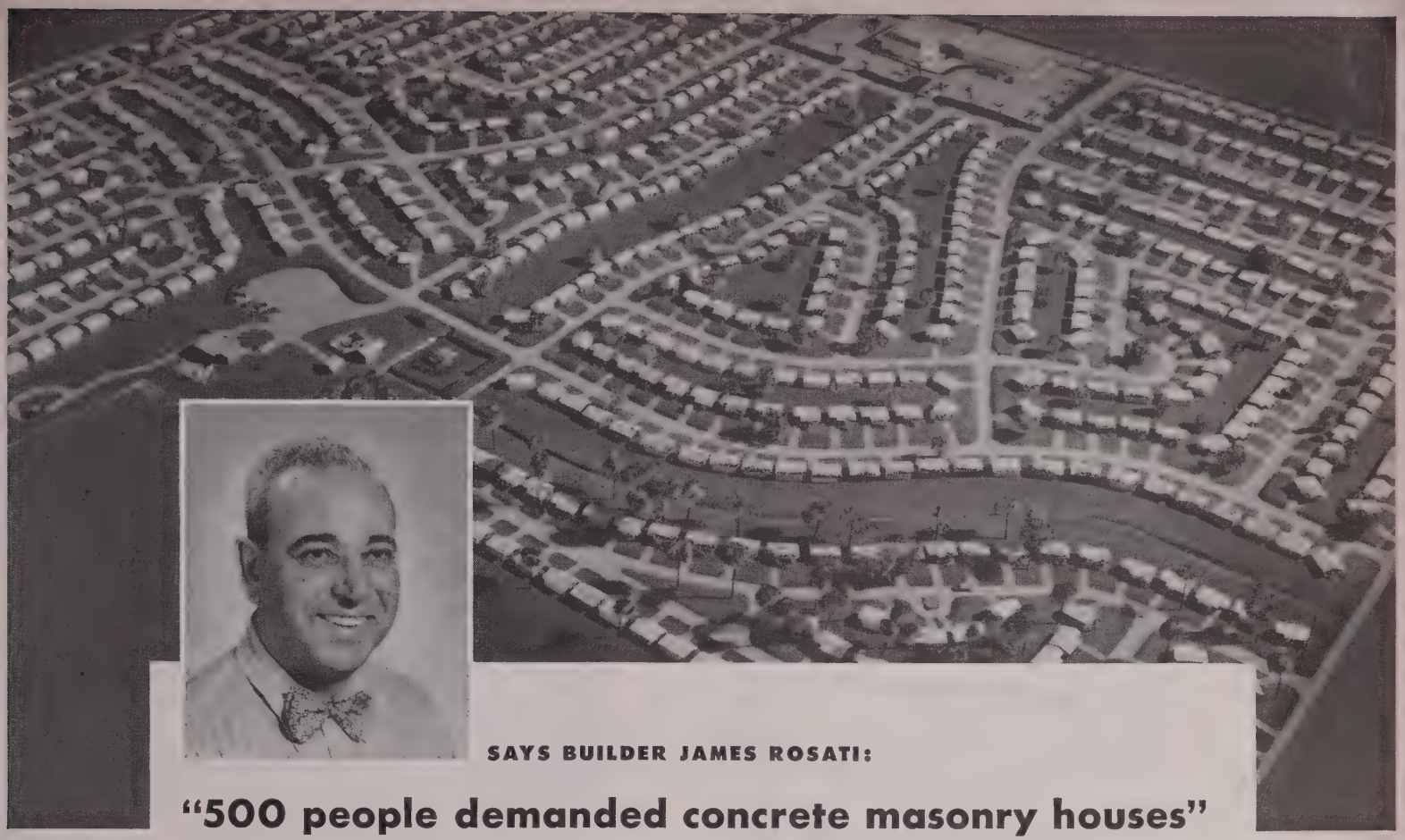
Don't settle for less — get Mautz and be sure! Better coverage — easy application — extra years of service!

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SAYS BUILDER JAMES ROSATI:

# "500 people demanded concrete masonry houses"

Orange Lake Village is a beautiful community built by James Rosati Enterprises on the site of an orange grove north of St. Petersburg, Florida. All homes are concrete masonry construction with vertical joints rubbed flush and horizontal joints deeply scored. Thus the long, low lines of the houses are accentuated.

All houses have concrete slab floors. Many are finished with terrazzo, which is popular because of its beauty and ease of cleaning.

Says builder Rosati: "I have built and sold over 3,250 concrete masonry houses. In my Orange Lake Village close to 500 people have demanded this type of construction in 13 months. I feel that it's good common sense to give people what they want, and concrete masonry homes fill that wish more than *any other type of construction.*

"Concrete masonry construction offers variety of design, fine appearance, a feeling of permanence and lower maintenance cost. And it is practically impervious to weather, decay, termites and fire. I credit this type of construction for having made me a winner of a National Award."

Like Mr. Rosati, successful builders use concrete masonry construction for added sales power. Why not put it to work for your organization?

**PORTLAND CEMENT ASSOCIATION**

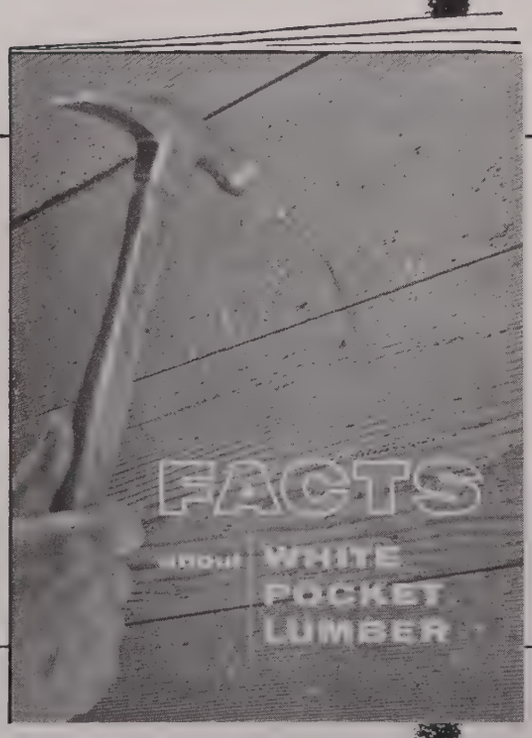
**33 West Grand Avenue, Chicago 10, Illinois**

A national organization to improve and extend the uses of portland cement and concrete . . . through scientific research and engineering field work



# WHAT YOU SHOULD KNOW about WHITE POCKET LUMBER

1. White pocket—or white speck, as it is sometimes called—is caused by a fungus which dies when the tree is sawn into lumber.
2. White pocket has never been known to grow or spread in lumber.
3. White pocket is no more harmful than any other characteristic permitted in a particular grade of lumber.
4. White pocket is found primarily in old-growth timber. Most pieces containing it are high-line pieces.




## NEW FULL-COLOR BOOKLET!

The latest information on white pocket lumber is now available in an 8-page booklet. Facts and reports by the United States Forest Products Laboratory furnish a background for full color photographs illustrating recommended uses for this lumber. Mail coupon below for your free copy.

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Please send your free booklet "Facts on White Pocket Lumber" to:

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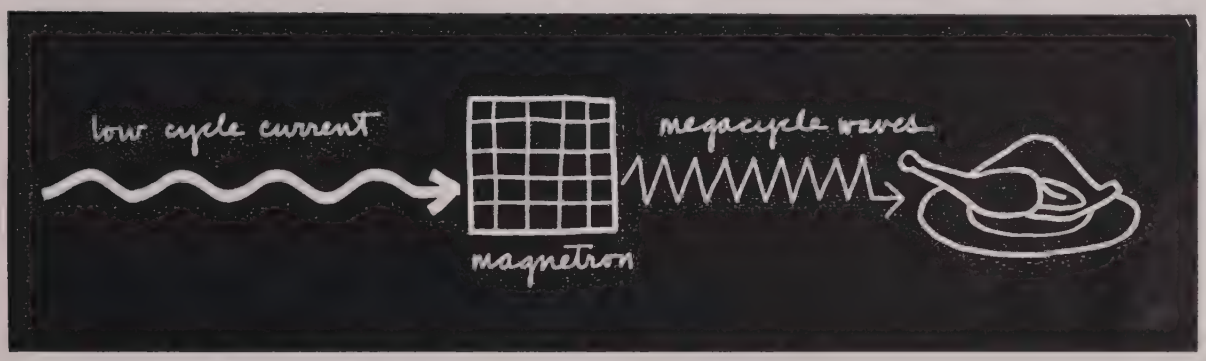
*Starting here:* # NEW WAYS TO BUILD BETTER

*A new editorial section on ideas, products and techniques*



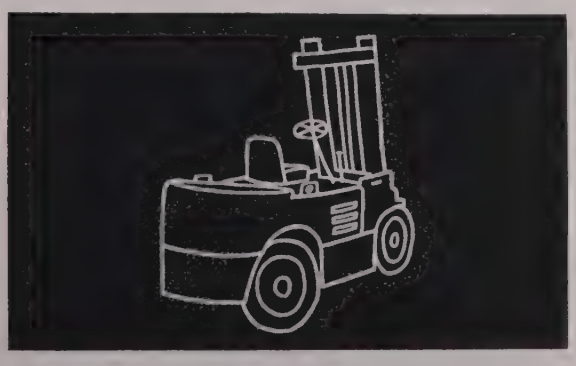
### HAVING TROUBLE WITH YOUR HEATING PLANTS?

You can make sure that your customers stay warm in the wintertime if you follow the suggestions of the Warm Air Heating Assn. Seven years of field tests have uncovered 13 common faults of installation. For a full report on what they are and what you can do about them, see **page 176.**




### DO YOU KNOW ALL YOU WANT TO ABOUT ELECTRONIC OVENS?

Electronic ovens have been in limited commercial use for some time but this year more are being offered for use in homes. How do they work? Are they ready for the mass market? Or still just a luxury item? You find the answers and a report on the 1957 models on **page 183.**



### ARE YOU USING THE EASY WAY?

Two new fork-lift trucks are just on the market. Learn about them—and other new products you can use—in the section on **page 176.**



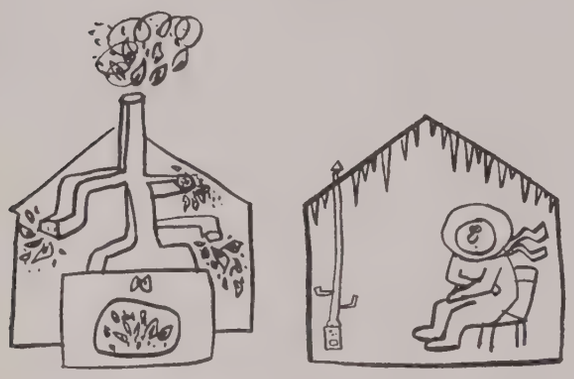
### NEED TO SHINGLE A LOW ROOF?

The Technical News page tells you about a new FHA approved method for using asphalt shingles on low pitched roofs. For story, see **page 214.**

*Report on warm air heating:*

# ARE YOU MAKING THESE MISTAKES?

*Here are 13 common mistakes easy to make when you put in warm air heating . . . And here also are the ways to avoid making these mistakes, based on seven years of pioneering field tests by the National Warm Air Heating & Air-Conditioning Association**



## 1. MOST FURNACES ARE TOO BIG OR TOO SMALL

*So be sure to figure your heat loss right*

About 80% of the time, houses get the wrong size furnace —that's what the Warm Air Assn. found out in its 7 years of testing. (And what's more, other experts say 80% of all hot water boilers are probably the wrong size, too.)

There are two reasons:

First, too many heating contractors still figure furnace sizes by rule-of-thumb (instead of an accurate heat loss) calculation.

And, second, too many people believe in getting a bigger furnace because they think it's good to have the reserve capacity.

A classic example was found last year in a Ft. Worth house. The heating *installation* was practically perfect. But although the total house heat loss was 97,000 Btu's per hour, an oversized 157,000 Btu furnace was put in. The supply air got too hot, room temperatures varied greatly and it was impossible to maintain good thermostatic control.

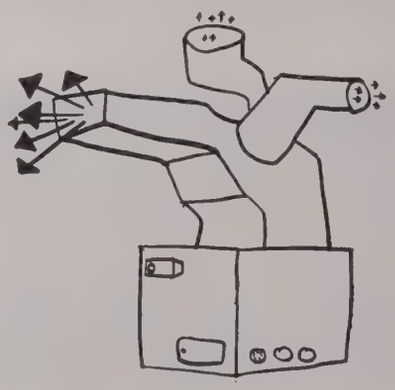
So be sure your heat loss figures are right—and be sure you fit your furnace to your figures.

## 2. MOST SYSTEMS ARE OUT OF BALANCE

*So make sure your system is properly adjusted*

The Warm Air Assn. estimates that 75% of all houses lack a balanced heating system. Main reason is that most heating men omit the final check needed for balancing. (They say there is not enough money in builder contracts to pay for it.)

Balancing calls for such things as checking the blower



speed and adjusting registers for proper air temperatures in all rooms. It should be done on a cloudy day or at night when there is no sun heat to contend with. If the system is not balanced some rooms will get too much heat, others too little.

Selling a house with unbalanced heating is nearly as bad as delivering a '57 car with an untuned carbureter. So even if it costs a few dollars more, make sure your heating contract includes a balancing check.

---

* ***After seven years of intensive field testing*** throughout the US, the verdict is that "warm air heat is doing an amazingly good job in houses."

This comes from the National Warm Air Heating & Air-Conditioning Assn., which in 1949 decided that the best way to advance heating research was to use the whole country as a field laboratory and actual houses as guinea pigs.

After testing hundreds of houses of every description, the association found that practically every common complaint about warm air heating boils down to one or more of 13 basic troubles. These troubles and what you can do about them are summed up here for the first time.

The association spent $10,000 on the mobile lab truck (right), equipped it with the latest electronic test gear. Skilled technicians manned the truck, traveled continuously around the country to

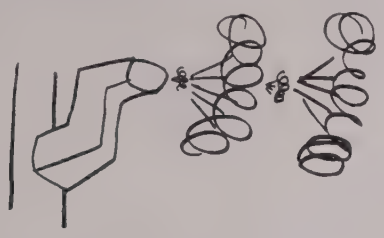



check heating systems in every climate zone. Heading the whole testing program was top heating expert, C. W. Nessell, chairman of the Association's Field Investigating Committee. His tests are continuing and future significant findings will appear in HOUSE & HOME as they become available.

### 3. MOST FURNACE CONTROLS ARE SET TOO HIGH

*So use medium settings for Comfort Air Circulation*

Main trouble with most controls today is they are too often set according to an obsolete 25-year-old heating practice of overheating the air in the furnace (to about 200°) before the blower goes on. The result: the furnace stays on for 20 minutes or more which is much too long. And then it stays



off for just as long which compounds the trouble. Discomfort is caused by too much heat half of the time, not enough the rest of the time.

Best way to set the controls is according to the new theory of "Comfort Air Circulation."* The system is set to cycle on and off more often, with the supply air never warmer than 160°. At the same time the blower is set to run much of the time in mild weather, most of the time in cold weather. In effect, you provide a more frequent supply of heat in tablespoon quantities rather than a bucketful once an hour. The happy result is much steadier temperature control throughout the house.

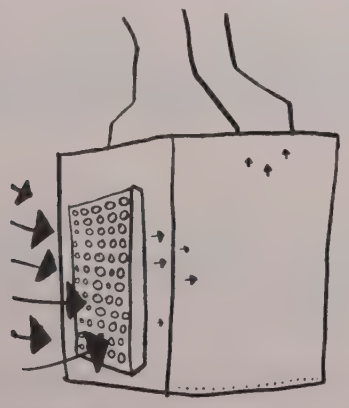
**How to adjust a system for "Comfort Air Circulation" is detailed in Heating Manual No. 6, available for $1 from the National Warm Air Heating & Air-Conditioning, 640 Engineers Bldg., Cleveland 14, Ohio.*

### 4. MANY FILTERS GET CLOGGED

*So make sure filters are kept clean*

Dirty filters—even in brand new houses—are the greatest single cause of heating complaints.

In new houses, filters get clogged with building dust and shavings even before the house is sold. Little or no air



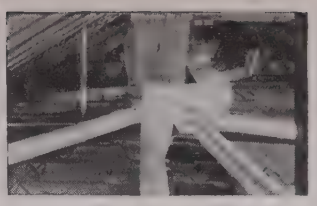
can be pulled through them. Before a house is sold, the filter should be cleaned or replaced.

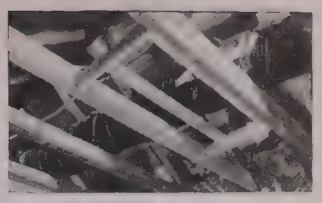
In occupied houses homeowners simply forget about the filter. They should be told in advance that periodic cleaning is needed.

### 5. MANY DUCTS GET TOO COLD

*So be sure to insulate ducts in cold spaces*

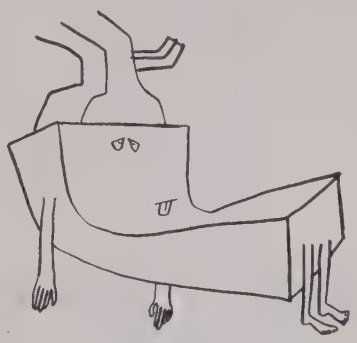
Ducts going through cold spaces can lose so much heat that little or none reaches the rooms. That is, unless the ducts are insulated.





Warm air supply ducts must have insulation if they pass through an attic, crawl space, or any other unheated space. Only return ducts may not need it.

Duct insulation is particularly important if the same ducts are used for heating *and* cooling. Reason: when cooling ducts pass through an un-cooled space they will not only warm up unless insulated but will also rust out due to condensation.

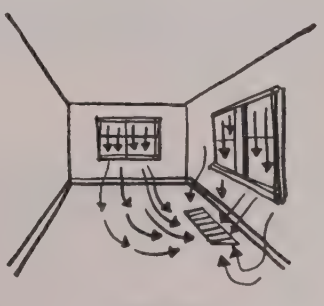


### 6. FURNACES ARE STARVED FOR OXYGEN

*So provide an outside air duct to the equipment room*

Today's houses are built so tightly that you can no longer count on outside air leaking in through the cracks around windows and doors. Result: the heater doesn't get enough oxygen. This is especially true because air-consuming devices like driers and exhaust fans put a premium on the little air available.

Biggest danger is that incomplete combustion will result, causing the release of lethal gases into the house. Solution: provide a small outside air duct running to the equipment room.



*wrong*



*right*

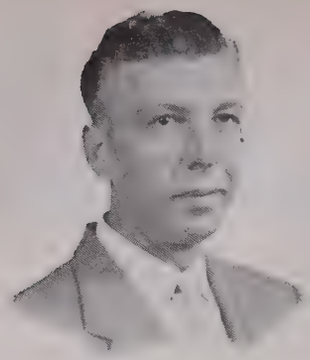
### 7. NOT ENOUGH REGISTERS ARE USED IN THE RIGHT PLACES

*So use at least one outlet near every outside wall*

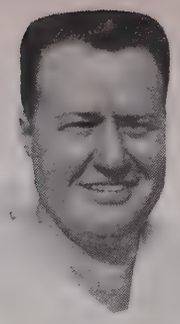
Cold drafts at windows and outside walls are a real problem, especially in rooms with more than one exposure.

The way to solve the problem is to place at least one supply register under the windows at every outside wall. You

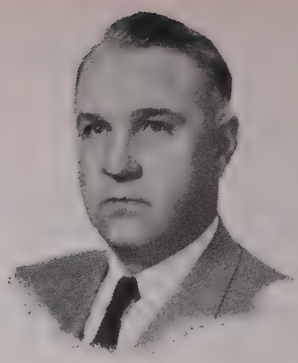
*continued on page 180*



**CEDAR FALLS, IOWA**
**E. H. Olinger, Olinger Building Co.**
"Our quality story—highlighted by the Sheathing Guarantee—is made all the more convincing when prospects learn that, in addition to Celotex Sheathing, we also use your roofing, gypsum products, tile board, etc."



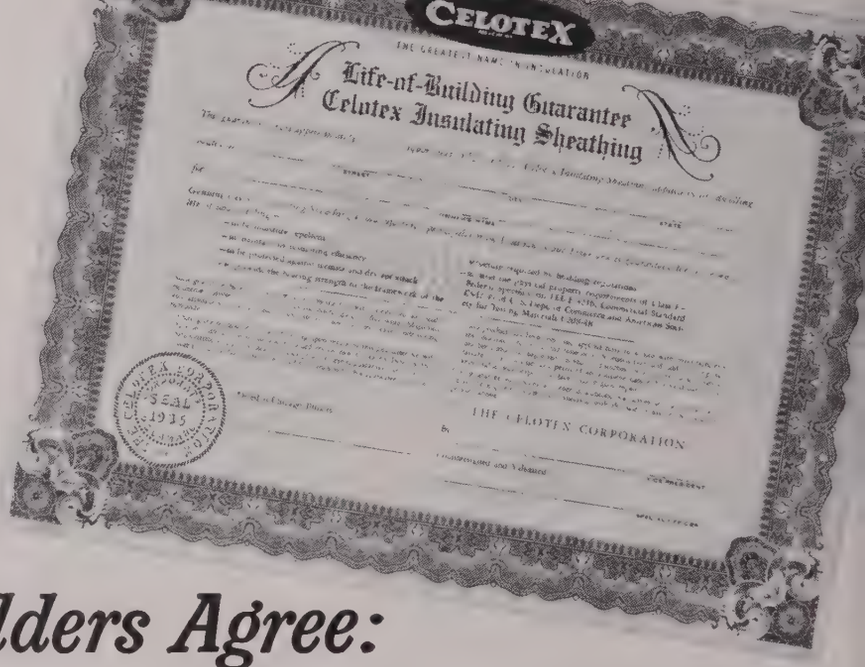
**TUCKER, GEORGIA**
**D. D. Hopkins, Jr., Hopkins Brothers Construction**
"With your Sheathing Guarantee as the initial attention-getter—we're laying greater stress than ever before on the quality of our building materials and methods . . . *and it's paying off!*"



**SAN FRANCISCO, CALIFORNIA**
**Claude T. Lindsay, Claude T. Lindsay, Inc.**
"Your Celotex Insulating Sheathing Life-of-Buildin Guarantee, with the Literature and Guarantee Certi cate, has played a very important part in making th buying public conscious of quality construction."



**LAWTON, OKLAHOMA**
**Joe H. Choate, Choate & Choate, Contractors**
"Last year at this time, we had sold fifty-one (51) homes. To date this year, we've sold a total of fifty-eight (58) homes! We're sure your Sheathing Guarantee, which we publicized with the folders you furnished, played an important part in this *sales increase!*"




# *Nation's Builders Agree:*

# "Life-of-Building Guarantee on

## *Helps New Home Sales Come Faster, Easier, Oftener!"*

Thousands of veteran builders like these, experienced men who know the value of dependable sales support, agree to a man: "The Life-of-Building Guarantee on Celotex Insulating Sheathing definitely helps us sell *more* homes *faster!*"

And no wonder: Here is a powerful sales inducement to show prospects. In itself, it is a document that adds outstanding buy-appeal to new homes by emphasizing and guaranteeing the advantages of using Celotex Insulating Sheathing. And it actually reflects the high quality standard of *all other materials* going into the homes, as well as of the *over-all construction* of these houses! Truly double-barreled sales help of proven effectiveness for the nation's builders!




# CELOTEX Insulating Sheathing

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**Contact your Celotex representative**

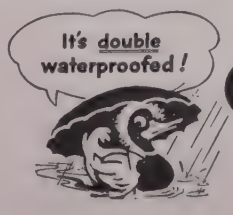
You, too, can profit by letting the Life-of-Building Guarantee help you sell the homes you build. Ask your Celotex Representative to show you a copy of the Guarantee. He'll show you a colorful folder covering both the Guarantee and the Sheathing. Copies are available to you for distribution to your prospects. Take advantage of the sales-stimulating power of the Life-of-Building Guarantee. Your Celotex Representative will be glad to cooperate with you!

**Celotex National Advertising in LIFE & THE SATURDAY EVENING POST Sparks New Interest in Home Building!**




For 1957, Celotex launches a big-space ad campaign that will mean new action on the new-home building front! These ads, based on the recommendations of the famous U. S. Women's Congress on Housing, feature houses with sales points you can use to sell the homes *you* build . . . and pre-sell your prospects on the quality and value of Celotex Products.

Tie in with these powerful, attractive full-page-plus-adjoining-column ads. Let your prospects know your homes are built with *genuine* Celotex Products . . . the brand name with nationwide preference created by over a third of a century of national advertising.




*Build Better . . . Build with Genuine*

CELOTEX

REG. U. S. PAT. OFF.

INSULATING SHEATHING

THE CELOTEX CORPORATION, 120 S. LA SALLE STREET, CHICAGO 3, ILLINOIS

should also, if possible, locate return registers near the ceiling when perimeter heat is used. When you supply your warm air from high wall registers, the return registers should be at floor level.



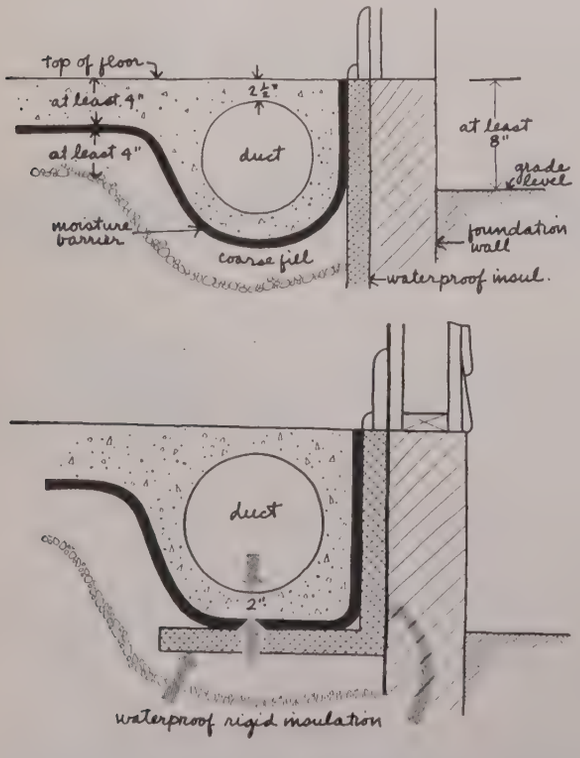
**8. IN SLAB HOUSES, COLD FLOORS ARE STILL THE BIGGEST PROBLEM**

*So use edge insulation, and heat your slab*

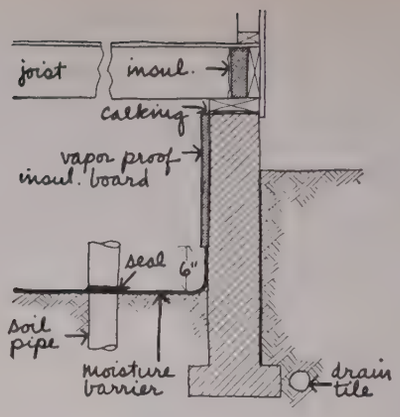
Some slab floors lose so much heat to the outside that you can find grass growing next to them in midwinter—while there's snow not 6″ away!

That's what the Warm Air Assn. found from its tests.

Its recommendation: use edge insulation (except in the Deep South). It can be installed in either of two ways, as shown in the diagram below. Edge insulation cuts heat loss from slabs all around the critical house perimeter (which is where the greatest heat loss occurs).




Slab houses also need heat supplied at floor level—preferably through a perimeter system which will surround the slab with a "fence" of warm air. Further advantage: feeder ducts spreading out under the slab provide an extra bonus of radiant heat.



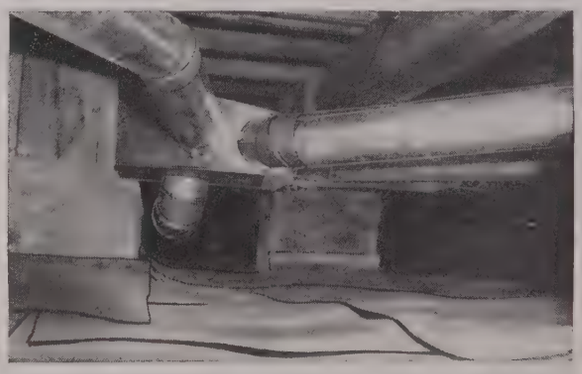

**9. CRAWL SPACES GET TOO COLD . . .**

*So put heat into them*

Main trouble with a cold crawl space is that the floor above tends to be chilly. This is generally true even when the floor is insulated.

Best remedy: simply heat the crawl space. This provides a cushion of warm air under the floor, prevents cold spots from developing. It is done easily, by providing an extra heat outlet to the crawl space. Moreover, field tests show that heated crawl spaces actually cause a drop in over-all fuel bills since people do not tend to overheat their houses just to overcome a cold floor problem.

However, when you heat a crawl space you should also insulate the foundation walls, as shown above.



**10. . . . OR THE CRAWL SPACES GET TOO DAMP**

*So put a vapor barrier over the ground*

"Most moisture complaints come from people living in crawl space houses," says the Warm Air Assn. This is because water vapor can infiltrate a house from the wet earth below, even when the ground looks perfectly dry.

Thus every crawl space needs a vapor barrier—whether the space is heated or not. And the barrier should go over the ground rather than under the floor structure. Lay 55 lb. roll-roofing paper or better, with 6″ joint laps, over the ground as shown above.

**11. IN SPLITS, THE LOWEST FLOOR GETS TOO COLD . . .**

*So use perimeter heat here*

The biggest problem in split-level houses is how to keep the lowest floor warm.

It is an important problem because this level generally

*continued on page 182*



# "Many of our customers prefer the Western Pines"

**—J. Gibson Wigginton, Treasurer, Gibson Construction Company, Louisville, Ky.**

"We find that many of our customers prefer the warm beauty and congenial atmosphere of a kitchen-family room of Western Pine. For living rooms we favor walls of painted Western Pine paneling to achieve a rich, friendly charm."

Give the homes you build the buyer-appeal of Western Pine woods. Their beautiful coloring, silky texture and distinctive grain make them ideal for paneling and woodwork.

Specify these well-seasoned, carefully selected woods for both interior and exterior use. Your local lumber dealer has them on hand.

For further information on any of the Western Pine woods listed below, write: Western Pine Association, Dept. 932-V, Yeon Bldg., Portland 4, Oregon.

## The Western Pines

**Idaho White Pine**
**Ponderosa Pine**
**Sugar Pine**

*and these woods from the Western Pine Mills*
WHITE FIR • INCENSE CEDAR
RED CEDAR • DOUGLAS FIR
ENGELMANN SPRUCE
LODGEPOLE PINE • LARCH

*are manufactured to high standards of seasoning, grading, measurement*

TODAY'S WESTERN PINE TREE FARMING GUARANTEES LUMBER TOMORROW

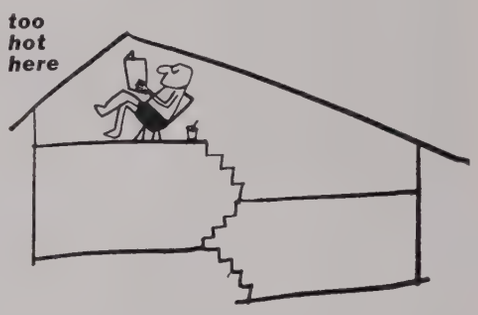
takes in a playroom. And it's a difficult problem because the walls and floors of such playrooms are generally below grade.

Yet many people try to heat this level through a short




ceiling duct! Result: floors remain cold, and air temperatures vary as much as 32° from floor to ceiling!

Says the Warm Air Assn.: treat the lowest floor just like a slab house; i.e., use perimeter heat in the slab and edge insulation around it.




### 12. . . . OR THE TOP LEVEL GETS TOO HOT . . .

*So use zone controls*

Overheated top floors are a special problem in splits. Reason: warm air from the whole house rises to the top via the central stairwell.

Best solution is to zone the house according to its different levels, using a separate thermostat for each floor. You still need only one furnace.

In addition, each level should get its own return air register. Such individual registers will catch most of the moving air before it can rise or fall to another level. The single, big return register found in many splits can't do that job.

Zone control solves so many other minor heating problems, too, that some FHA offices now require it for all split levels.

### 13. . . . AND THE DUCTS ARE INEFFICIENT

*So avoid complicated ductwork*

The ductwork in splits tends to get all snarled up. Reason: too many different levels, plus a maze of framing members encountered in each run. It is almost impossible to put in the long, straight duct runs needed for smooth air flow—so the air flow suffers and not enough heat gets into every room.

One way to overcome this problem is to put a big, oversized blower into the furnace. But the simplest way is to untangle your framing so the ducts can be installed in straight runs.

If there are any dropped beams in the furnace room, be sure they don't interfere with the main trunk ducts—which need to be as straight and simple as possible./END

*For New Products see p. 183*




# Tough test for tough plywood

*It's phenolic*-resin bonded...for longer life*

Immersing this plywood in boiling water has little practical value, of course. But it does bring you this important proof: even the severest moisture conditions can't affect phenolic-resin bonding! This adhesive outlasts the wood!

That's why phenolic resin is used by well-known plywood manufacturers belonging to the Douglas Fir Plywood Association. Under all weather conditions, phenolic resin keeps the plies together; makes plywood one of the most practical exterior building materials . . . *and* one of the most economical.

The trademark of the Douglas Fir Plywood Association tells the difference. It's burned into the edge of every panel and guarantees 100% moisture-proof phenolic-resin bonding. THE DOW CHEMICAL COMPANY, Midland, Michigan.

**The Dow Chemical Company is a leading producer of phenol as used by plywood adhesive manufacturers.*

EXT-DFPA To get the best, look for this trademark whenever you order, buy or specify plywood

YOU CAN DEPEND ON DOW

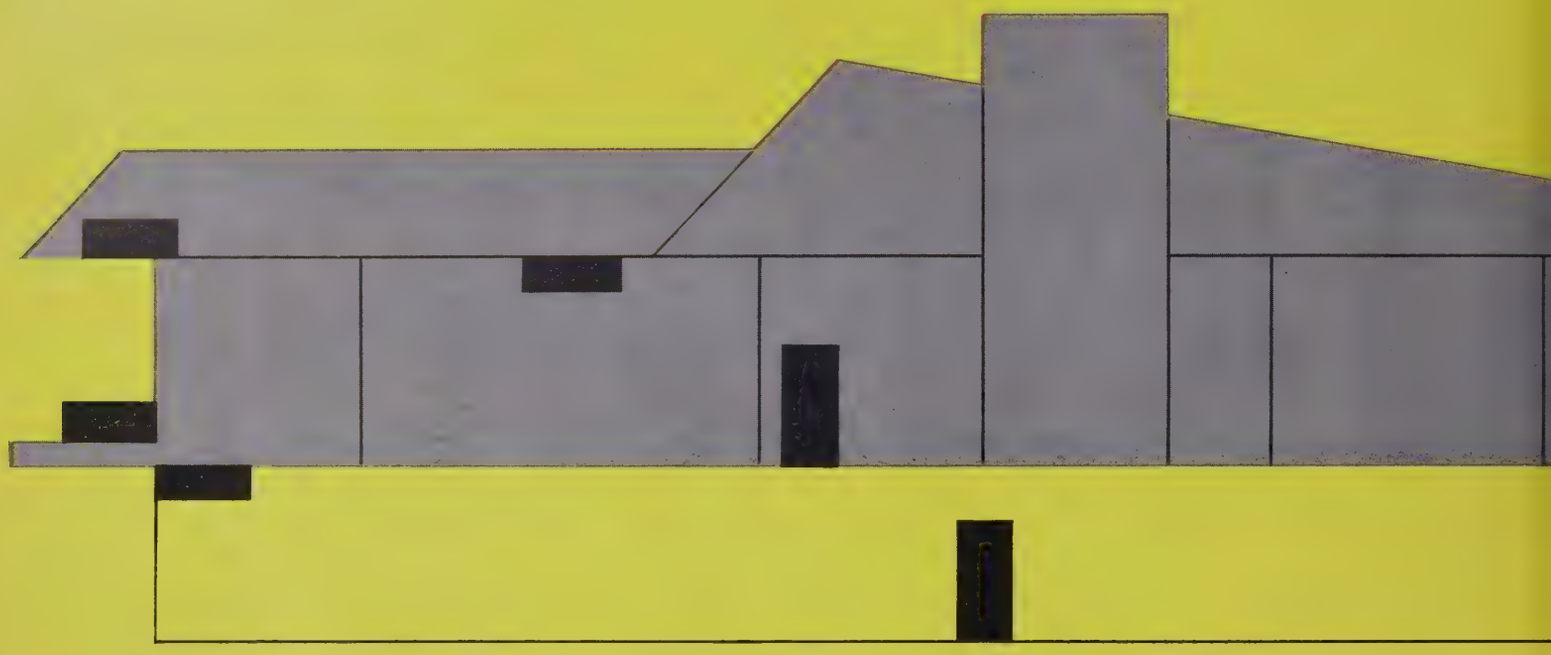


NEW
FOR
1957

AIR CONDITIONING
FOR HOME BUILDERS FROM
WESTINGHOUSE!

YOU CAN BE SURE...IF IT'S
Westinghouse

# New Westinghouse Master-
# Gives You these Big Builder



**FOR ANY TYPE OF HOME!**

Whether you build colonial, contemporary, ultra-modern—single or multi-level homes there is a Westinghouse unit to meet your specifications. Only Westinghouse brings you 16 different cooling capacities for installation in: basement, utility room, attic, garage, crawl space . . . suspended from ceiling or located outdoors in yard.

## There is a Westinghouse Builder's



**MATCH-MASTER UNITS.** *Match* the exact cooling needs of your home . . . *master* local weather where you build. Air cooled, needs no water—available in 16 different capacities. Designed for outdoor installation. 18,000 to 70,000 BTU/Hr.



**VALUE-MASTER UNITS.** Heat and cool —automatically! Offer complete year-round air conditioning to any home . . . slip-in cooling unit can be added at any time. Cooling range 20,000 to 48,000 BTU/Hr. Heating range 90,000 to 130,000 BTU/Hr.



**FLEX-MASTER UNITS.** Available in air or water-cooled models . . . ideal for large homes in extra hot climates. Can be installed in homes with or without basements. 30,000 to 110,000 BTU/Hr.

# Matched Air Conditioning Advantages...and more!



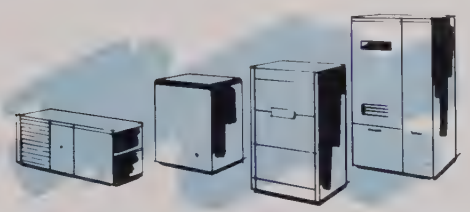
**Great news for builders! Westinghouse introduces a new concept in residential construction . . . air conditioning that masters weather where you build and matches the cooling needs of your homes—exactly! Master-Matched air conditioning is now available in the widest range of capacities ever offered builders. No matter the type home you build—no matter where you build . . . you can now cash in with the magic name of Westinghouse.**




**SELL HOMES FASTER AT NO EXTRA COST!** Your nearby Westinghouse Dealer will tell you how you can have air conditioning in your model home—without cost. Westinghouse Master-Matched units are FHA approved—can be included in the mortgage. This means you can use air conditioning as a sales plus . . . and the buyer pays for it as standard equipment.



**READY FOR INSTALLATION OUT OF DOORS OR INDOORS!** Westinghouse air conditioning units are completely factory assembled and tested. Each is delivered "on site" ready for simple, economical installation—"adds on" to any forced warm air heating system.



**EXACT COOLING CAPACITY FOR EVERY HOME SIZE!** Only Westinghouse gives you a complete selection of capacities and models. No matter what you build, no matter how large or small the house . . . you will find that Westinghouse cooling units are specifically designed to meet the exact needs of your homes.

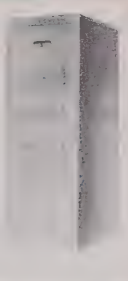
## Model for every location!



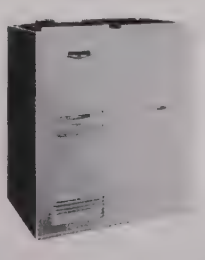
**ASE-MASTER UNITS.** Ideal for the naller home where space is a problem. hey are amazingly flexible . . . simple install practically anywhere. Air oled for economical operation. 15,000 34,000 BTU/Hr.



**COUNTERFLOW UNITS** Heating Capacity-BTU/Hr. Oil-output 90,000 to 112,000



**UTILITY UNITS** Heating Capacity-BTU/Hr. Gas-input 70,000 to 150,000. Oil-output 90,000 to 112,000



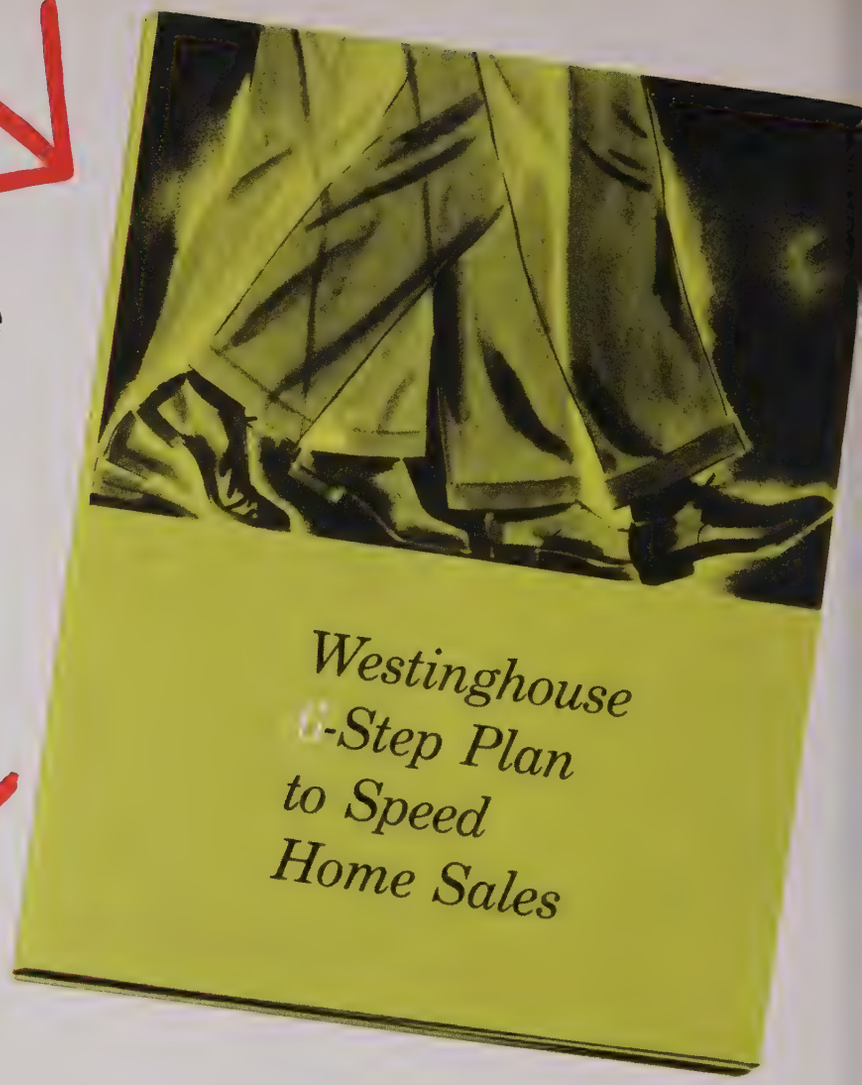
**BASEMENT UNITS.** Heating Capacity-BTU/Hr. Gas-input 85,000 to 200,000. Oil-output 90,000 to 140,000



**HORIZONTAL UNITS.** Heating Capacity-BTU/Hr. Gas-input 60,000 to 140,000

**NEW FURNACE UNITS.** Easily combine with the new Match-Master cooling units to give year-round air conditioning to any house you build. Available in gas or oil-fired models.

# Send for your copy of the "Westinghouse 6-Step Plan to Speed Home Sales"




A complete selling kit for builders. Includes: 24 Merchandising Ideas to Sell Homes Faster, Description of Display Materials, Homeowner's Guide to Central Air Conditioning, Now You Can Sell Your Homes Faster Booklet and Product Booklet for Builders.

## *Mail Coupon Today!*

**Get this helpful builder kit for only 10¢**

**WESTINGHOUSE AIR CONDITIONING DIVISION**
**DEPT. (HH-256)**
**Box 510, Staunton, Virginia**

Please send me the complete "Westinghouse 6-Step Plan to Speed Home Sales."

Enclosed you will find 10¢ to cover handling costs.

**Please check:** ( ) **Builder of** _____ **homes yearly**
( ) **Architect** ( ) **Jobber**
( ) **Engineer** ( ) **Contractor**
( ) **Realtor** ( ) **Other**_____

**Name**_____

**Company**_____

**Address**_____

**City**_____ **Zone**____ **State**_____

YOU CAN BE SURE...IF IT'S Westinghouse

Westinghouse Electric Corp. • Air Conditioning Division, Staunton, Virginia

for further details check numbered coupon, p. 22

*Market round-up:*

# How soon will you be installing electronic ranges?

The electronic range, despite its cooking magic, is not likely to be seen very soon in mass market houses. It still costs too much.

But in custom houses where the emphasis is upon the "last word" kitchen, or in family-room kitchens where the emphasis is upon entertaining (see pp. 138-149), the electronic oven is fast coming into its own. At the present time it is, as one manufacturer frankly terms it, "a kitchen additive"—more a luxury item than an essential appliance.

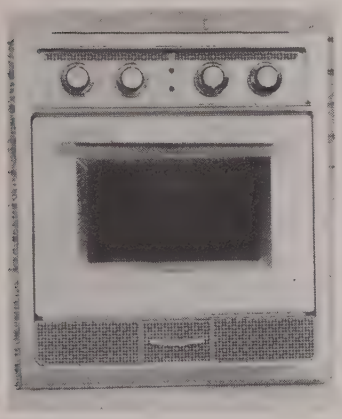
No signposts point to lowered costs for electronic ranges in the immediate future. Although you'll see more of them on the market this year, output is still limited and quantity production economies untested. Only one manufacturer plans to turn out more than 5,000 ranges during 1957 and prices begin at $1,195.

One reason for the high cost may lie in the fact that the components of the electronic range are more like those of a radar unit—and consequently more expensive—than an appliance product (see schematic, below).

The range operates on a 2,450 megacycle frequency—the region formerly used for war-time radar—and cooking is done by microwaves. Beamed at food, the waves penetrate to depths of about 3″, causing a molecular agitation and friction which produces enough heat to cook the food.

Because foods cooked in less than 18 minutes will not brown, a high-speed browning element has to be included in the range design. In many ranges, it operates simultaneously with the microwave cooking to brown steaks or pie crusts.

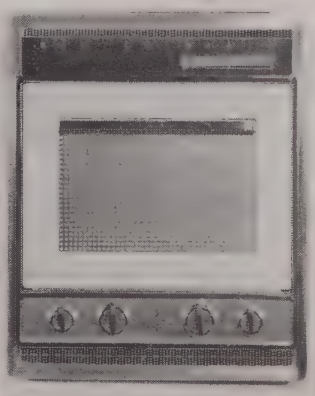
The range is proving itself a labor and time saver. China, glass, even paper can be used with complete safety in the oven, eliminating the washing-up of standard cookware. The cooking charts for the ranges also do much to further their reputation for magic. As any housewife will tell you, an oven that bakes a potato in five minutes or a 12-lb. turkey in an hour is bound to win in time.



a.



b.

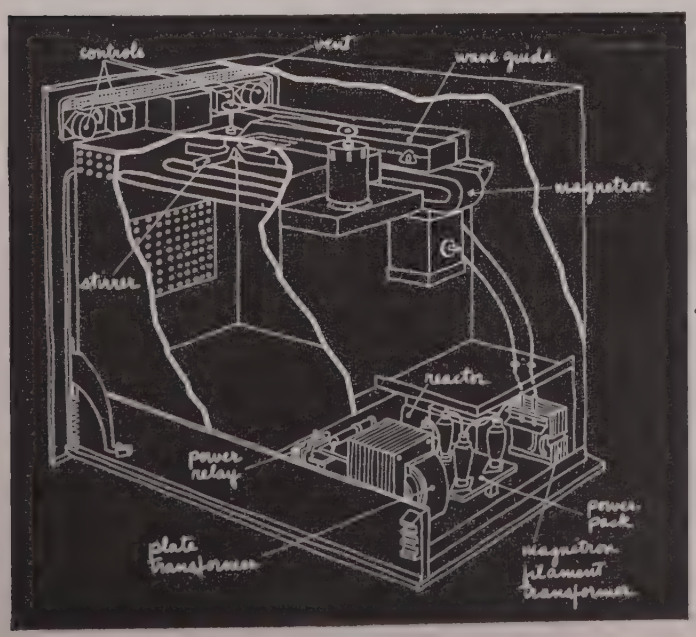


c.



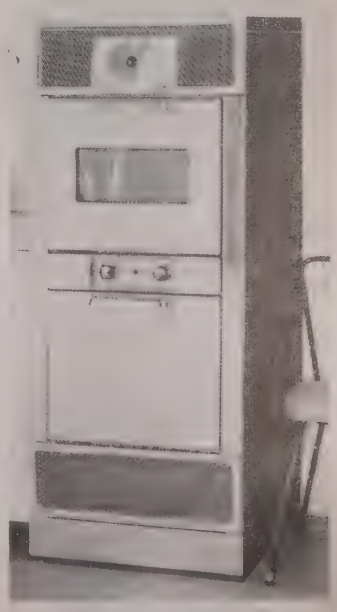
d.

**Range quartet** *has much in common. Outside dimensions are 26½″ h., 23⅝″ w., 22⅞″ d. Interiors are: 11″ h., 18″ w., 14″ d. Ovens operate on 220 v. Left to right, Tappan and RCA-Whirlpool ranges cost $1,200; Westinghouse and Kelvinator, $1,195 each.*




← **Cutaway of range** *shows location of major components, many of which are near relatives of television parts. In effect, range operation turns 220-v. current into microwaves by means of a power pack and magnetron tube. Wave guide feeds waves into oven cavity where fan diffuses and distributes them. Only food absorbs waves; oven materials, cooking utensils either reflect or transmit them.*

**Hotpoint** *electronic range is combined with conventional oven, entire unit is called an "electronic cooking center." Price of the double unit is $1,390.* →



e.

*continued on p. 186*

*the finishing touches that make sales!*



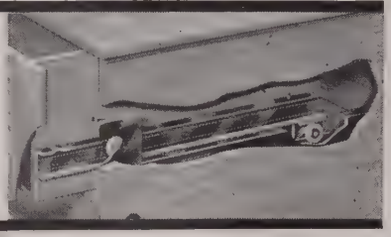
THE FINEST YOU CAN BUY

**K-V FIXTURES**

**QUALITY FIXTURES FOR THE MODERN HOME**

Discriminating home buyers judge your craftsmanship by those important finishing touches. K-V's established record for quality proves its complete line of drawer, sliding door and shelf hardware belong in the finest homes.

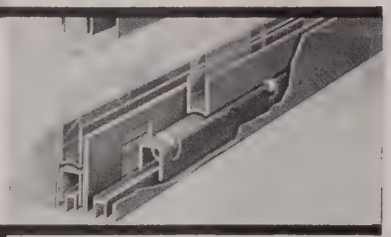
**Nylon Ball Bearing Drawer Slides**
Keep K-V drawer slides working smoothly, effortlessly. Many other K-V quality drawer slides to choose from with ball bearing "floating action." Designed for light to heavy duty in various lengths, K-V slides won't stick, jam.





**Under-Drawer Slides**
are perfect for pull-out shelves or drawers in kitchen or den built-in cabinets. Same high quality steel as other K-V drawer slides, they're ideal for use in installations where side clearances are not available.

**Sliding Door Hardware**
Assures free-running, noiseless operation always because of K-V's new improved track fitted with finest ball bearings or nylon rollers. Wide variety of steel track and sheaves for every type door. K-V 992 Roll-Ezy illustrated.





**Open Wall Shelves**
Can be built easily and quickly with K-V 80 Standard and K-V 180 Bracket. Made of the finest steel in satin finish, this hardware gives sturdy support and is completely adjustable.



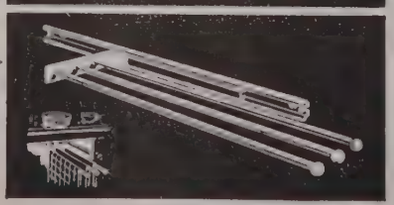
**Built-in Shelves**
Supported by K-V 233 Standard and K-V 239 Support, are completely adjustable, sturdy and will not tilt or tip. All standards have numbered adjustment slots to permit easy height adjustment. Patented lock-in grip.

**Kitchen and Closet Fixtures**
Of lifetime chrome add convenience and storage to every home. Hanging space in any closet is virtually doubled with K-V closet fixtures.

**K-V 1 Clothing Carrier →**



**K-V 793 Disappearing Towel Rack →**



Add kitchen convenience with a complete line of bright chrome towel, cup and pan racks.

THE FINEST YOU CAN BUY

**K-V FIXTURES**

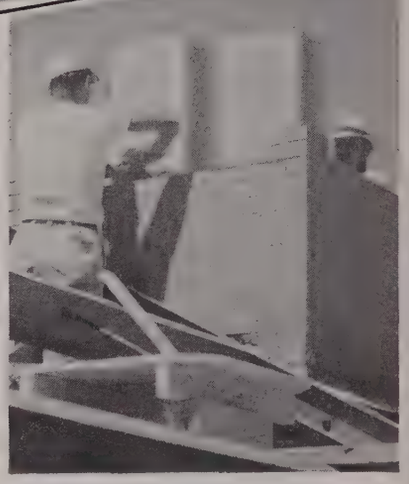
*Ask your hardware supplier for literature and price lists.*

**KNAPE & VOGT MFG. CO.**
Grand Rapids, Michigan

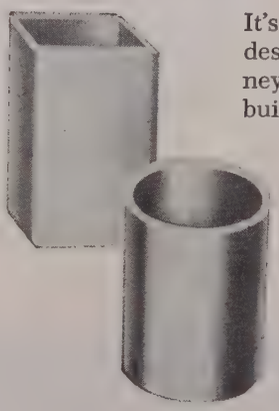
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CLAY FLUE LINING *Institute*

*You Can Trust This Mark of Quality*

**WRITE FOR** "A Standard Ordinance for Chimney Construction," recommended by the National Board of Fire Underwriters. Follow it and advertise that the flues in your homes are "Underwriters Approved."

**CLAY FLUE LINING INSTITUTE**
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**WOOD CASEMENT WINDOWS**

**ROLSCREEN COMPANY, Dept. I-19**
**Pella, Iowa**
Please send helpful 20-page book,
"Library of Window Ideas."

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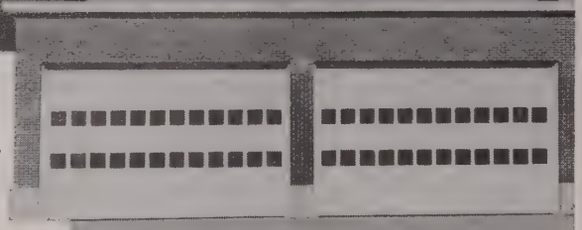
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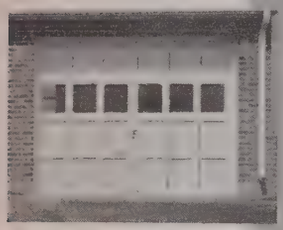
CITY ZONE STATE

ATTENTION MR. TEL. NO.

calder
OVERHEAD SECTIONAL GARAGE DOORS

COMMERCIAL

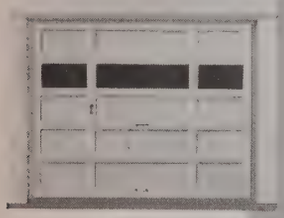




STURDY

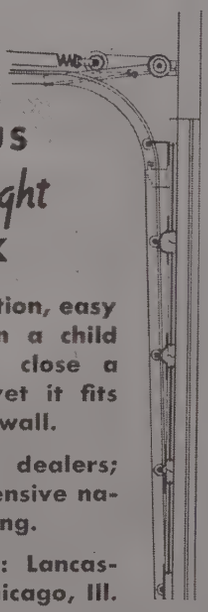
. . . a *Style* to blend with any architecture

. . . a *Size* to fit any opening, both residential and commercial



TRILINE

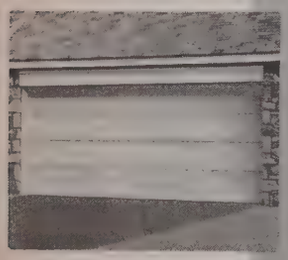
ALL DOORS FEATURE THE FAMOUS *Wedge Tight* TRACK



for fast installation, easy operation. Even a child can open and close a Calder door, yet it fits like part of the wall.

Sold direct to dealers; backed by extensive national advertising.

Warehouses in: Lancaster, Pa. and Chicago, Ill.



FLUSH



LEVELINE



RAISED PANEL

*Free!*



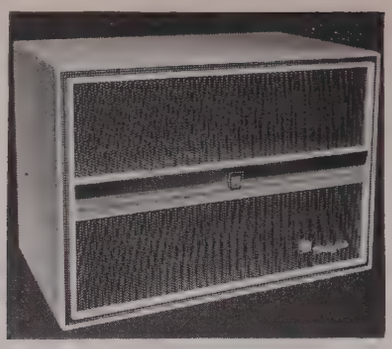
Catalog gives complete specifications on Calder's full line. Colorlog shows the Calder way to achieve custom effects without custom costs when home owners want decorated garage doors. Send for your copies today.

Every Calder door can be equipped with extension or torsion springs and can be electrically operated and radio controlled.

calder MANUFACTURING CO., Lancaster 15, Pa.

## New Products

*for further details check numbered coupon, p. 228*



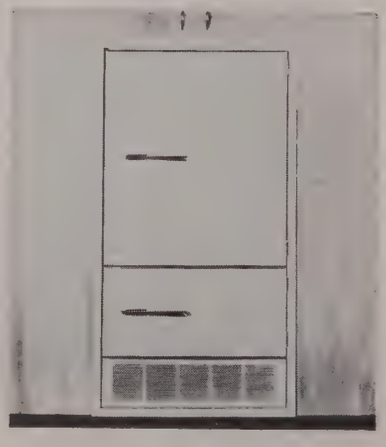
f.

**RAC WHIRLPOOL SUPREME** air conditioner is designed for through-the-wall or window installation, has no side louvers. Unit fits windows 27"—40" wide with optional installation kits for windows 40"—54" wide. One hp unit measures 25⅞" x 17⅝" x 5⅛. One and a half hp unit is 25⅞" x 20¾" x 17⅝". Pull-down panel at front hides 5 push-button controls and a rotary damper switch. Whirlpool-Seeger Corp., St. Joseph, Mich.



g.

**REFRIGERATOR FREEZER** is Whirlpool's Mark XII, yet another example of '57 trend toward built-in appearance without built-in expense. Twelve cu. ft. unit has 95 lb. freezer, is available in four colors plus white, copper or aluminum. Appliance can be completely built-in, used free-standing, included in an island arrangement or made to serve as a room divider. 59" x 30¾" x 31¼" o.a. Whirlpool-Seeger Corp., St. Joseph, Mich.



h.



**REFRIGERATOR-FREEZER** units above are two of seven built-in models in a new line for any size kitchen. Model left has 8.5 cu. ft. refrigerator, 7.2 cu. ft. freezer, can be used as "stack-on's" or built into cabinets. Model above right has a 10.8 cu. ft. refrigerator; 3.5 cu. ft. freezer is a complete package. To install, place in roughed-in wall opening and plug into 110 v., 60 cycle AC outlet. Both refrigerator and freezer sections are equipped with separate condensing units. Seven colors, left or right swing doors are features. Sub-Zero Freezer Co., Inc., Madison, Wis.

*continued on p. 190*



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GAIN ARCHITECTURAL FREEDOM with infinite combinations of PELLA multi-purpose windows. Fifteen fixed and vented window sizes are all compatibly proportioned. And note how *well* these windows harmonize with other wood. No extra cost for PELLA'S exclusive Glide-Lock underscreen operator. Self-storing storm sash and self-storing wood or metal frame screens.

**WOOD MULTI-PURPOSE WINDOWS**



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Please send me your literature on PELLA multi-purpose windows.

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# Catch more sales faster...with

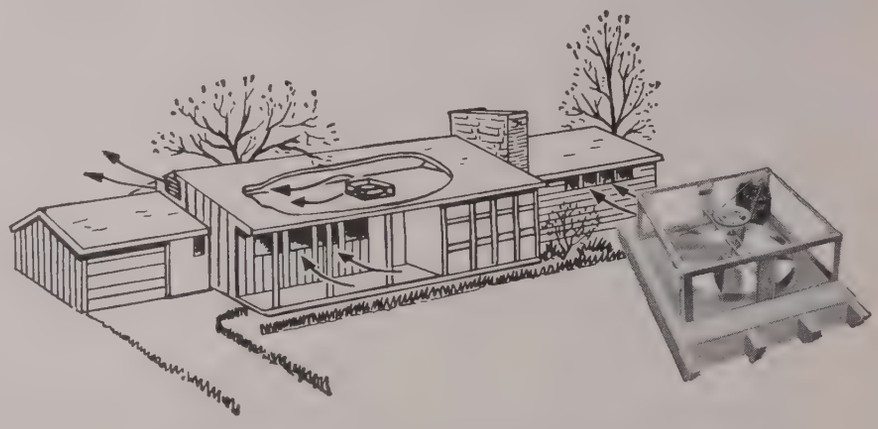
Your customers are asking for more . . . more of the features that mean more comfort in the home. *You* are adding more sell by adding more features. *Have you ever thought how much sell there is in the most economical complete cooling device known—Lau fans?*

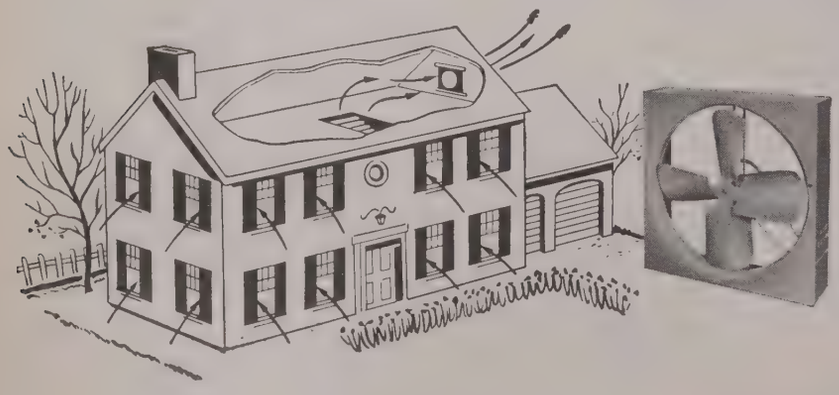
There's surely a Lau "Niteair" fan for your special application . . . because Lau fans are made in every size and style for every kind of installation (see illustrations). Too, they are made by a manufacturer with more than 25 years experience building air-moving equipment, *your guarantee of more for your money in value and performance.*

Further, Lau is fully staffed with engineers of air-moving science who will help you to plan the correct installation for your homes. Why don't you call on us to help with your application. Wire or write today.

### LAU "NITEAIR" RANCHER FANS

Cools by drawing outside air through windows and doors up to its location at some conveniently central spot near the dwelling's center and out through attic apertures. Lau Rancher is designed for homes with low-pitched roofs. It lies flat on rubber cushions over ceiling opening and *requires no bolting or fastening down.* It is gratifyingly quiet. Low in cost and simple to install, the Rancher is of all-welded construction. Thermal overload protector in motor. Shaft and motor equipped with lifetime sealed ball bearings. Most popular models are two-speed. Blades 22" to 42".



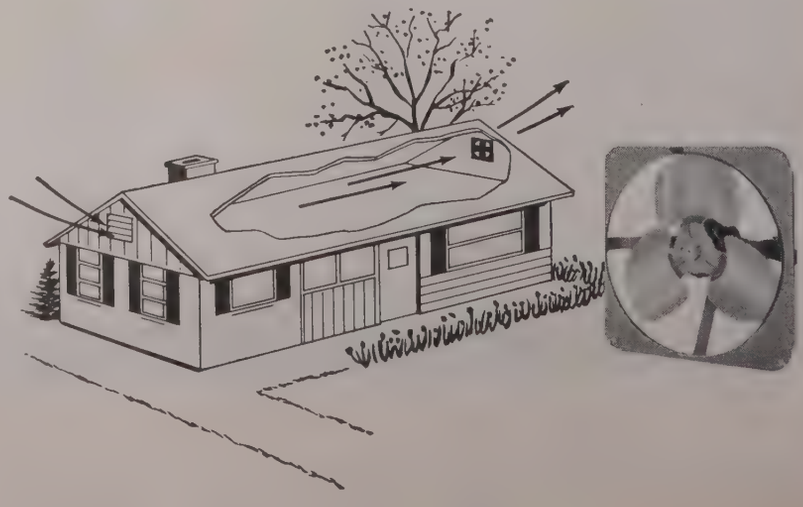


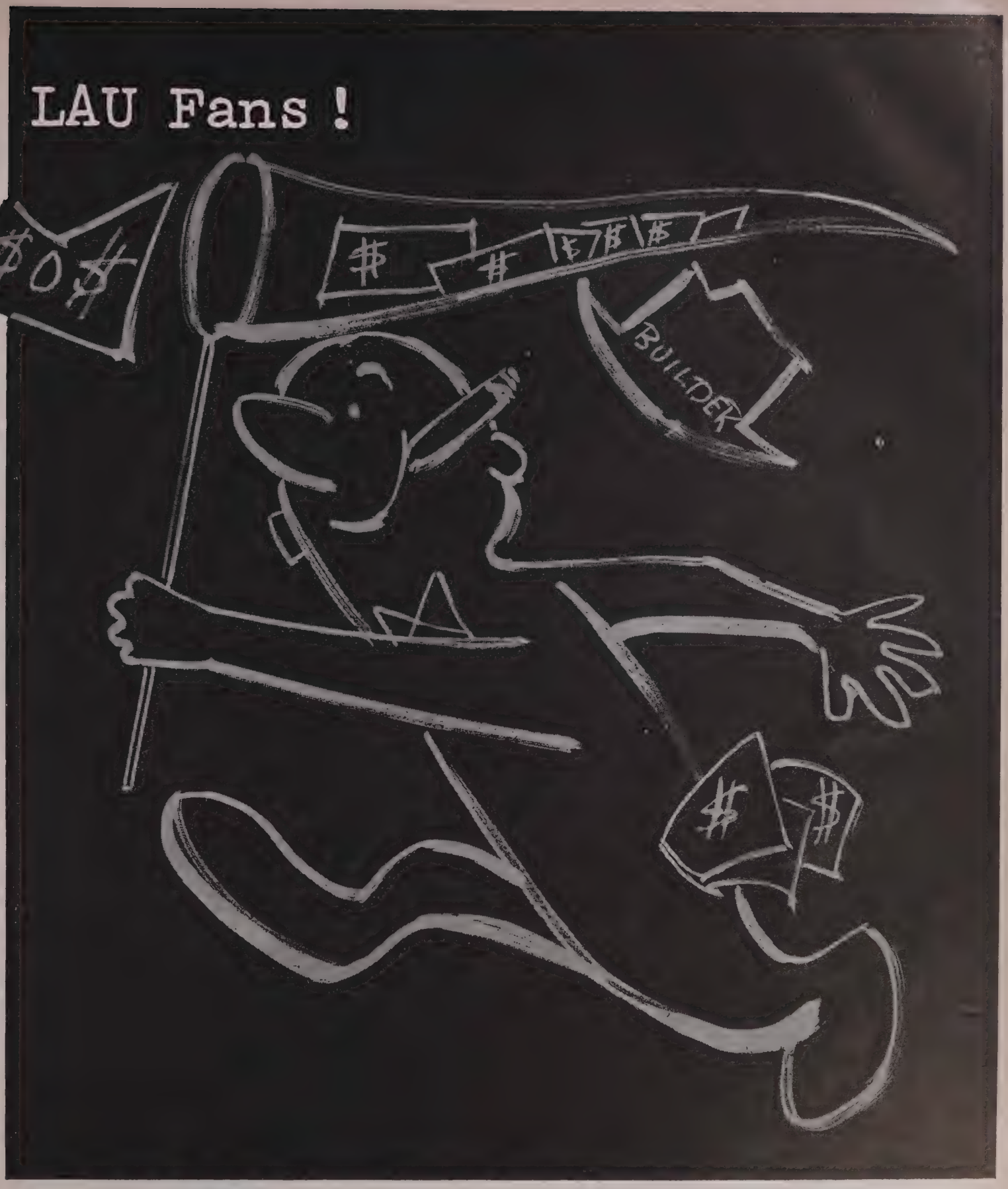
### LAU "NITEAIR" PANEL UNITS

This powerhouse of cooling comfort can be installed on the floor (boxed) or in the wall. It draws air through windows and doors and expels it directly out of attic apertures, flooding the home with oceans of cooling breezes. *Designed to be adaptable to many installations.* Exclusive Lau self-aligning Durex bronze bearings hold shaft in perfect alignment to prevent vibration. The venturi has been designed to eliminate recirculation of air at blade tip. Statically balanced, vibration free. Unit shipped complete with belt, pulleys, motor. Most models are two-speed. Blades 24" to 48".

### AUTOMATIC ATTIC EXHAUST FAN

An inexpensive, efficient direct drive exhaust fan that moves air through the attic, preventing attic heat build-up (which frequently reaches 150°). *Operates automatically by thermostat.* Begins when attic temperature reaches 95° and continues until temperature drops to approximately 80°. Heat that would normally saturate walls and ceilings, penetrating into living quarters, is largely alleviated. *Ideal for use in air-conditioned homes because it causes the air-conditioning unit to operate less frequently,* reducing the heat load and effecting operating savings. Install vertically or horizontally. Blades 16" only.






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| Columbus, Ga. | Newark, N. J. | Toms River, N. J. |
| Columbus, O. | New Orleans, La. | White Plains, N. Y. |
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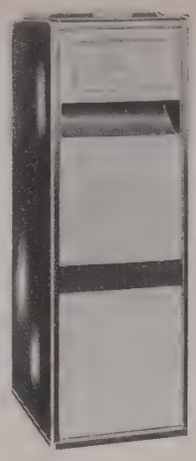
Lawyers Title
Insurance Corporation

Home Office ~ Richmond, Virginia



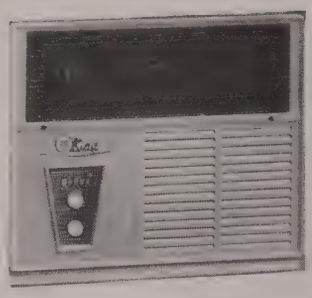

*for further details check numbered coupon, p. 228*

i.



**LUXAIRE GAS-FIRED** winter air conditioner can go into a utility room or a basement with equal ease. For basement installation a matching return air cabinet, which becomes an integral part of the furnace, is attached to the rear of the cabinet to make a winter air-conditioner. As utility room unit, Luxaire widths begin at 18" for 75,000 Btu model and increases 4" for each 25,000 Btu of added heating capacity. Unit is 54" h., 26" d. for all capacities—75,000; 100,000; 125,000; and 150,000 Btus. Basement Luxaire has return air-plenum and discharge air-plenum connected at same height at rear of unit. Conversion to year-round air conditioning is made by adding a cooling coil in discharge air-plenum. C. A. Olsen Mfg. Co., Elyria, Ohio.

j.



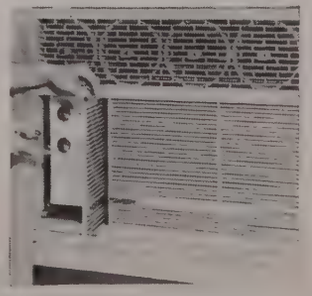
**NEW SLENDER AIR CONDITIONER** is claimed to fit every type of home or office window. Unit is 16½"x25"x20½", can be mounted in upper or lower sash of double-hung windows, flush with wall, in casement windows with no cutting of metal sash, through the wall, flush inside or outside. Three-quarter and 1 hp. units have a slide-out chassis which lets mechanism be serviced or inspected without disturbing outer cabinet or permanent installation. Three adjustable grilles rotate in any direction. Push-buttons control cooling and fan operation. King Refrigerator Corp., Glendale, Long Island, N. Y.

k.



**TRIM ROOM AIR CONDITIONER,** a new one in Emerson's "Veri-Slim" line, is 16½" d and can be mounted flush both inside and out. Three models—¾ hp, 1 hp, 1½ hp—are 26 11/32" w., 20⅞" h. All have 2-speed fan, fresh air intake and exhaust, thermostat, disposable filter and plug adaptor. Prices range from $350 to $430. Emerson Electric Mfg. Co., St. Louis 21, Mo.

l.



**ADMIRAL ROOM AIR CONDITIONER** for flush installation has four directional air louvers, hideaway control panel and a 2-ton unit that company says can cool an average-size ranch-type house. Model shown above is ¾ hp. Supreme, 26¼"x20"x16¾". All models feature a built-in dehumidifier and thermostatic control which keeps room at temperature desired. Cost of units above, about $249.95. Admiral Corp., Chicago 47.

*continued on p. 195*



Latest Bureau of Labor Statistics Survey Shows

# Hardwood Floors used in 85% of new homes

(From "Characteristics of New Housing—First Quarter, 1956," a nationwide survey of new nonfarm single family dwellings, conducted by the Bureau of Labor Statistics, U. S. Department of Labor.)

You know you're RIGHT when you use OAK Floors

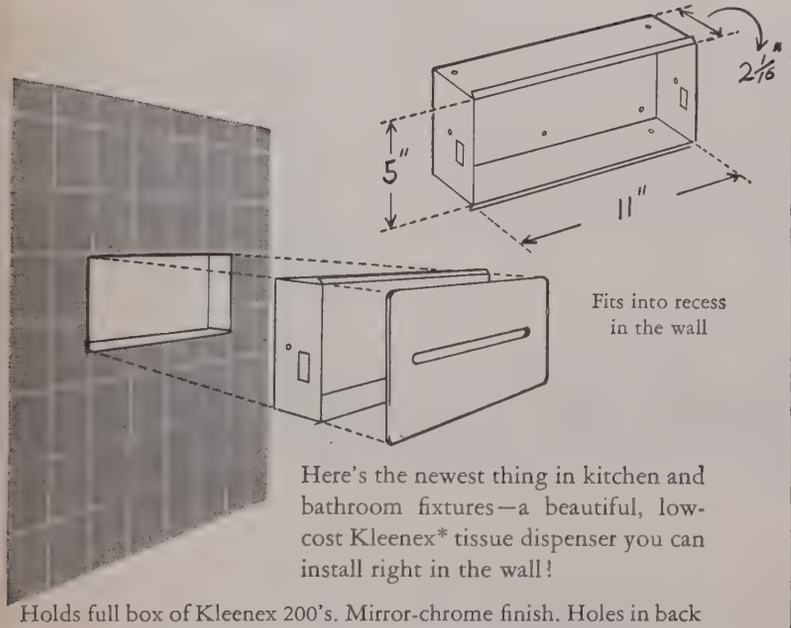
NOFMA CERTIFIED OAK FLOORS

NATIONAL OAK FLOORING MANUFACTURERS' ASSOCIATION
*800 Sterick Building, Memphis, Tennessee*

# Now! A "built-in" Kleenex dispenser for the home




## New *Recessed* Kleenex Cabinet




Fits into recess in the wall

Here's the newest thing in kitchen and bathroom fixtures—a beautiful, low-cost Kleenex* tissue dispenser you can install right in the wall!

Holds full box of Kleenex 200's. Mirror-chrome finish. Holes in back make it easy to fasten cabinet to studding. Dispenses one tissue at a time. Pull one and another is right there.

**MAIL THIS COUPON NOW!**

KIMBERLY-CLARK CORPORATION
DEPARTMENT HH27
NEENAH, WISCONSIN

Please send me complete information about the new recessed Kleenex cabinet.

NAME_____

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*T. M. REG. U. S. PAT. OFF.

# Season after Season



## home buyers appreciate the extra advantages provided by

# INDIANA LIMESTONE

In home building, few materials can lend the air of permanence and distinction provided by Indiana Limestone. Adding true individuality to custom homes, and lending a custom touch to development homes, Indiana Limestone gives a measure of sales appeal and lasting customer satisfaction far out of proportion to its relative cost.

*Contact the Indiana Limestone Institute or the nearest associate member.*

*Founded 1932 as a service organization for the architect and masonry contractor*

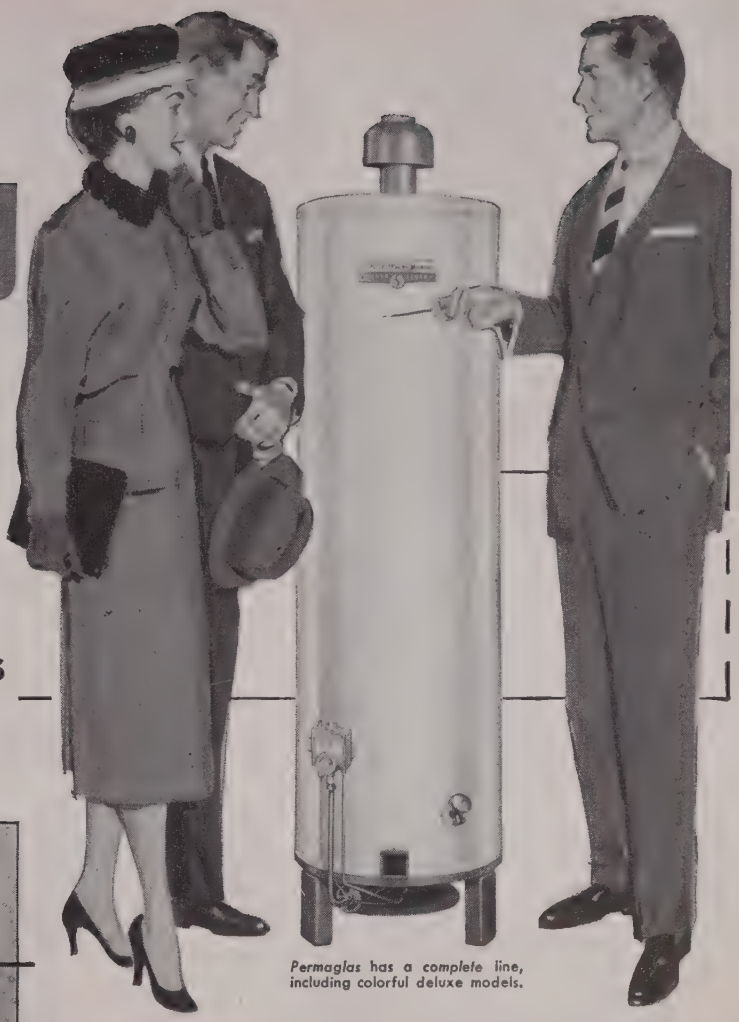
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**INDIANA LIMESTONE INSTITUTE** BEDFORD, INDIANA

# prove you're using the best

A.O.Smith **Permaglas**®

GLASS-LINED WATER HEATERS



*Permaglas* has a complete line, including colorful deluxe models.

## *Here's the Proof!*

| BRAND | Unretouched Microphotographs of Test |
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| A.O.Smith **Permaglas**® NO METAL EXPOSED TO CORROSION | |
| BRAND A Moderately Eroded METAL EXPOSED | |
| BRAND B Severely Eroded METAL EXPOSED | |
| BRAND C Badly Eroded METAL EXPOSED | |
| BRAND D Moderately Eroded METAL EXPOSED | |
| BRAND E Badly Eroded METAL EXPOSED | |
| BRAND F Moderately Eroded METAL EXPOSED | |

Naturally you want to use the best products—and of course the best values—in your homes. And when you show your prospects that even the water heater is top notch . . . you're *bound* to make a good impression. Now, *Permaglas* supplies you with PROOF from an independent research laboratory. Show prospects you're using the *one* glass-lined water heater with *positive proof* of superiority.

**PERMAGLAS BUILDS CONFIDENCE IN YOU**

When you install a *Permaglas* glass-lined water heater, you show prospects you don't skimp, anywhere. You have a respected brand name, with PROOF of its excellence, to help you sell homes. More than that, you are installing a water heater that will keep your customers satisfied—and recommending you—for years. It's a lot to get from a small investment, isn't it?

**Permaglas**®

PROVED BY OVER 3,500,000 FAMILIES

*Through research* 40 *. . . a better way*

A.O.Smith CORPORATION

PERMAGLAS DIVISION, KANKAKEE, ILL.
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*makers of famous* **Permaglas** *heating and cooling . . .* **Burkay** *commercial water heaters*



# ALL NEW DESIGN!

## Simple...Foolproof...Low Cost

# 1500 WATT HOMELITE GENERATOR



**Model 35A115**
Homelite Generator
1500 Watts, 115 Volt
60 Cycle AC

WEIGHS ONLY 90 LBS!

### *As easy to move as an electric hand saw!*

**1. New Money-Saving features** . . . No DC brushes; just two easy-to-get-at collector ring brushes . . . No commutator or DC windings . . . No intermediate couplings; armature keys directly to shaft. Fewer parts to wear out—longer trouble-free generator service.

**2. Constant Voltage** . . . less than 4% change from no load to full 1500 watt capacity . . . assures long service life for your electric tools . . . guarantees top performance at all times.

**3. Overload Capacity** . . . 1500 watt continuous duty with generous overload capacity prevents tool stalling under heavy loads . . . insures uninterrupted service even when starting loads exceed operating loads.

**4. Compact and Lightweight** . . . one man can easily carry this 90 lb. generator wherever you need electricity to power time-saving electric tools. No need for long, hazardous power-consuming cables.

**Whatever** tools you want to operate—electric saws, drills, floodlights, grinders, belt sanders, hammers, —the new Homelite 35A115 generator can save you money. For a free demonstration or additional information, call your nearest Homelite representative, or write:

**SAVE EVEN MORE;** New Homelite idle control unit, available as optional accessory, runs engine at idle speed when no current is drawn . . . automatically brings engine to full speed when load is applied.

Ask your Homelite representative to show you how this easily-installed accessory reduces engine wear . . . increases service life . . . cuts fuel consumption.

**HOMELITE** *A DIVISION OF TEXTRON AMERICAN, INC.*
**5802 RIVERDALE AVE., PORT CHESTER, N. Y.**
*Manufacturers of Carryable* PUMPS • GENERATORS • BLOWERS • CHAIN SAWS

*for further details check numbered coupon, p. 228*

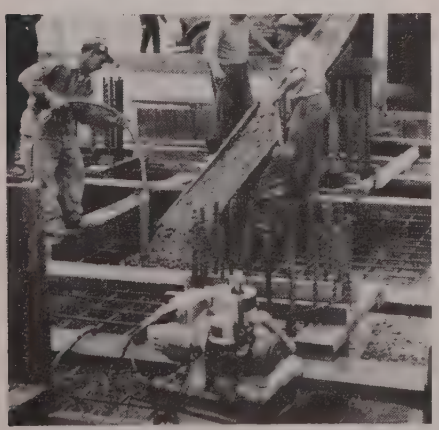

## Full Line of Carryable Construction Equipment Now Offered by Homelite



**Carryable Diaphragm Pump . . .** This self-priming, 120 pound diaphragm pump will handle water in the thickest sand, muck, or mud. Capacity: 5,000 g.p.h. Size: 3″. Complete line of centrifugal pumps are also available in sizes from 1½″ to 3″.



**Chain Saws For Every Job . . .** Now you can choose from a full line of lightweight, powerful Homelite chain saws. From 3½ to 7 horsepower . . . 19 to 29 pounds. Brush cutting and clearing attachments are available to handle all your cutting jobs.



**One-Man Electric Vibrator . . .** It takes only one man to place concrete with powerful, Homelite high-cycle or universal electric concrete vibrators. Carryable Homelite generator provides power for high-cycle vibrators *and* 110 volt DC for all universal vibrators, tools and floodlights.

**HOMELITE**

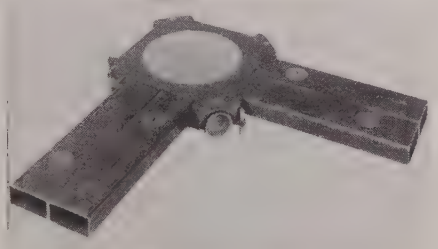
*a division of Textron Inc.*

**PORT CHESTER, NEW YORK**



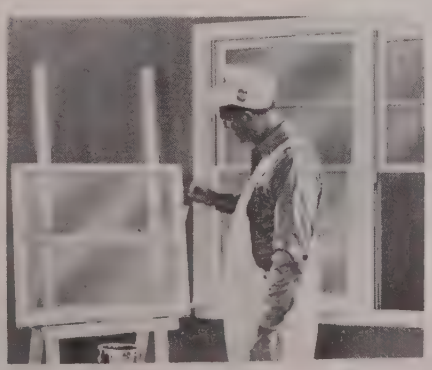

**m.**

**R&M-HUNTER RANGE HOOD** has, besides its handsome appearance, an unusual flexibility in application. Blower and vent may be located any place in the cabinet with only a single cut of the top plate. This allows full freedom from joist or stud interference. Hood is equipped with double-socket light fixture for even illumination over the entire cooking surface. Twin centrifugal blower exhausts steam vapor, odors, etc. Hood comes in 30″, 36″, 42″ and 48″ lengths, choice of three finishes. Price, about $38.50 for 36″ coppertone hood. Blowers cost about $39.70. Hunter Div. Robbins & Myers, Inc., Memphis 14, Tenn.



**n.**

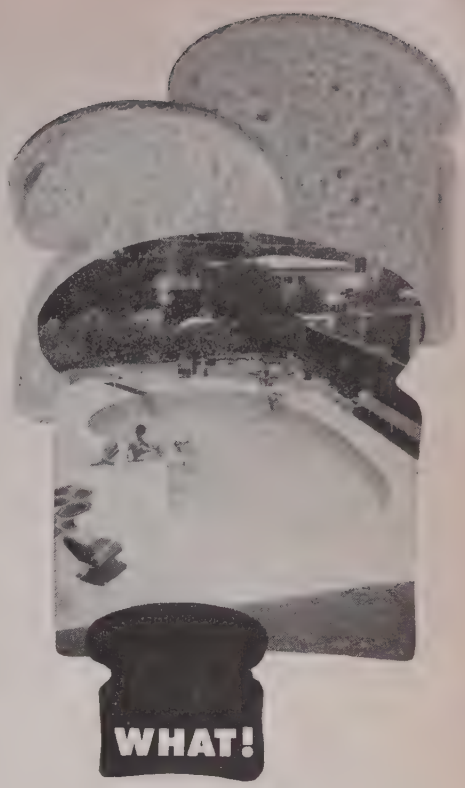
**FLUSH RACEWAY SYSTEM** is used primarily for modernization. To install, trench existing floor so ducts can be laid flush with floor surface. Lay linoleum or other top surfacing materials directly over duct system. Ducts come in 10′ lengths with outlets spaced every 24″. Each outlet is covered with a brass plate. Flush duct comes in one, two and three duct systems—two and three duct systems are welded together. Generally, standard Nepco-duct elbows and fittings comprise system components. Specially designed set screws hold duct firmly in place and maintain positive electrical grounding continuity. Linoleum pans are used to hold top floor covering and insure quick access to junction box hand-hole. National Electric Products Corp., Pittsburgh.



**o.**

**CURTIS STYLE-TREND WINDOW** units of ponderosa pine are removable, weather-tight, prefit and ready to install. Among the features: a siding groove on sill seals out weather, all members prefit,

*continued on p. 133*


## no butter!

It's rapidly getting to the point where a home without a swimming pool is like bread without butter. So . . . if you know which side your bread is buttered on, you owe it to yourself to find out just how much Swimquip can help you cash in on this new market.

The real key to lasting client satisfaction in the pool building field is ease of operation, and economy. For this reason top architects are specifying Swimquip from the ground up. From the revolutionary new Centri-Mite Filters to the extruded aluminum Dura-Flex Diving Boards with foot-adjusted fulcrum, all Swimquip products have built-in beauty, economy and durability.

Important to you and the pool owner is the fact that every piece of equipment is standard catalogued and warranted. In addition, Swimquip provides, on request, a free information service — written data on typical plans, location and sizes of equipment.

DEALERS THE WORLD OVER

**SWIMQUIP** INC

Dept. HH-1

3301 Gilman Rd., El Monte, Calif.
1040 Huff Rd. N.W., Atlanta, Ga

Please send information on the following
____Filters, ____Heaters, ____Accessories and Deck Equipment
____for commercial pools,
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Name_____

Company_____Title_____

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City & State_____



# NEW

# AIR-JET® "B" VENT

## *A Superior Gas Chimney!*

**EXTRA STURDY** New design and special construction assure extra strength and rigidity.

**NOW . . .**

The new "B" VENT makes Air-Jet the most complete packaged chimney line.

Vent pipes available in diameters of from 3" to 12". Both oil and gas models Air-Jet chimneys available with decorative top housings.

**SAVE WAREHOUSE SPACE**

*New "B" Vent Gas Chimney Plus All-Fuel Chimney Now Offer You*

**A COMPLETE LINE OF PACKAGED CHIMNEYS FROM ONE SOURCE!**

YOUR CHOICE OF **8 SMART TOP HOUSINGS**



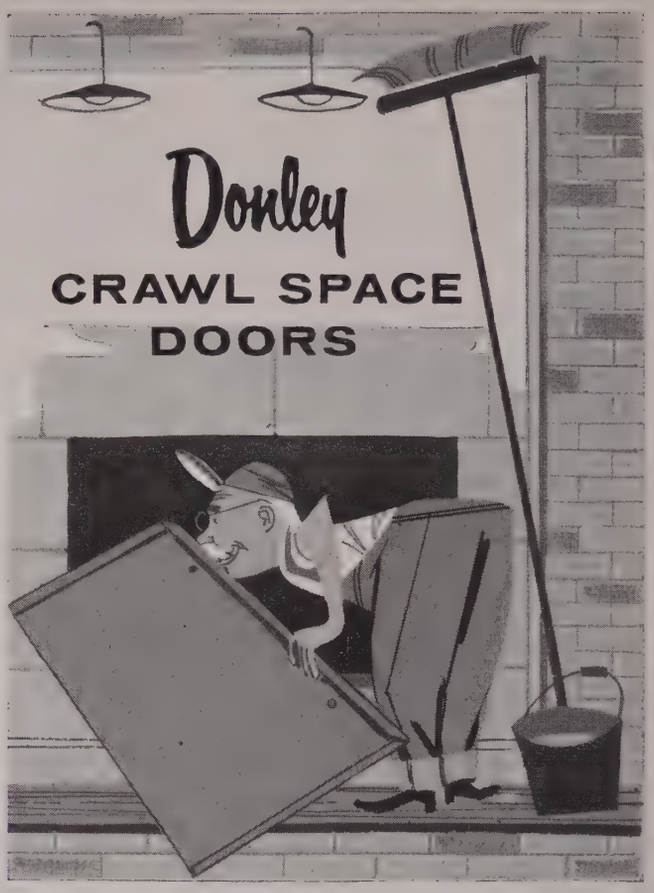
*One of 8 top designs*

AIR-JET® OUTRANKS THEM ALL

WRITE:

**GENERAL PRODUCTS CO., INC.**

FREDERICKSBURG, VIRGINIA




- **FASTER TO INSTALL**
- **REMOVABLE FOR MAINTENANCE**
- **POSITIVE, SECURE CLOSURE**
- **EASIER ACCESS TO UNDER-FLOOR SPACE**

Designed for builder and user satisfaction . . . Donley Crawl Space Doors are low in cost, easy to install and attractive in appearance. These units lock in place with screw-operated catches but can be completely removed for easy access to under-floor space. Frame is anchored in brick or concrete-block wall by projecting flanges.

These features . . . as on all Donley Products for the builder . . . are the result of design and fabrication experience extending over forty years. Donley's reputation for quality . . . backed by consistent national advertising . . . eases the job of selling for the dealer. The results when you stock the Donley Line . . . are *more sales* and *greater profits.*

| No. | Door Width | Door Height | Masonry Opening | Ship. Wt. |
|---|---|---|---|---|
| 1 | 30⅛ | 12½ | 32x14¾ | 16 lbs. |
| 2 | 30⅛ | 16½ | 32x18¾ | 19 lbs. |




*Write today for information on the complete line of Donley Metal Building Products.*

6674-DB

**THE Donley BROTHERS COMPANY**

13981 MILES AVENUE • CLEVELAND 5, OHIO




***Desks, wash basins, shelves*** *at Arthur Talmadge School, Springfield, Mass., have "kid-proof" melamine laminate surfaces.*

## melamine laminates at windows, wash basins and work areas protect school property with minimum maintenance

Melamine surfaced school desks and counters have proved they "pay their way" in lower maintenance costs. That's why melamine laminates are more and more being used for window sills, doors, push and kick plates, toilet partitions and wall paneling in public buildings as well as homes.

Sold in a wide variety of colors and patterns under different trade names, these laminates require an absolute minimum of maintenance. They never need painting or finishing. The smooth tough surface washes clean with a damp cloth—no need for scrubbing, waxing, or buffing. Melamine laminates provide good resistance to scratches, dents, chipping, cracking, burns or stains. They withstand heat up to 275° F.—are unharmed by alcohol, most acids or alkalis.

MONSANTO supplies melamine resins for laminates sold under these names: Consoweld, Corlex, Decarlite, Farlite, Fiberesin, Lamin-Art, Micarta, Nevamar, Pionite, Railite, Resilyte, Richelain, Textolite, Wilson Art. If you would like additional information about any of these, we will be glad to refer your inquiries to the manufacturer.

**A New Report,** *"Pipelines to the Future," containing an evaluation of different types of plastic pipe is available at $1.00 each. This study was compiled by Monsanto's Structural Plastics Engineering Group. You are invited to write them on any question pertaining to the use of plastics in construction. Monsanto Chemical Co., Room 513, Springfield 2, Mass.*

MONSANTO

*for further details check numbered coupon, p. 228*


*The wood that makes a difference in living . . .*



ILCO® **PHILIPPINE MAHOGANY**

**Here are some of the reasons why you won't go wrong when you specify Ilco Philippine Mahogany for your clients:**

- It is all one texture, from one area—all uniform stock
- Has excellent workability . . . resists splitting, twisting, warping and other damage
- Stock is graded and measured after kiln drying—defective stock is not exported
- Freedom from defects means less waste . . . faster installation
- Grades include texture separation, insuring uniform quality
- Ilco is the oldest and largest Philippine lumber exporter
- Ilco has the largest selection of grades and milled products
- Competitive in price
- Paneling, moldings, door jambs, and S4S lumber are all steel-strapped and wrapped in waterproof paper for maximum protection

**PANELING • SIDING • MOLDINGS • FLOORING • TRIM • ROUGH AND SURFACED LUMBER**

*Order from the distributor nearest you*

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Germain Lumber Corporation

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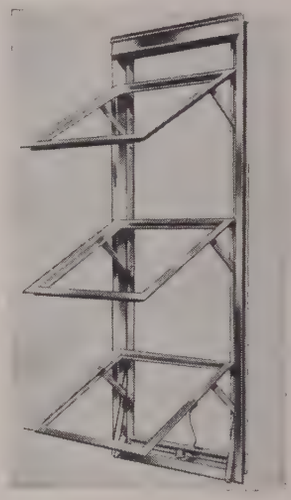
**HAWAII**

**HONOLULU**
American Factors, Limited

**INSULAR LUMBER SALES CORPORATION**

1405 Locust Street, Philadelphia 2, Pa.


come as a complete unit with screens and storm sash. Sash is easily removed by pressing gently toward left jamb and lifting out. Outside casing, without mitered corners, is designed to harmonize with masonry, brick veneer or frame construction. Reversible jamb liners for 4⅞" and 5¼" walls are provided with each frame. When used in 4 9/16" walls, liners are discarded. Window comes in stock sizes, includes a new 3'-6" x 6'-2" double hung window that gives a picture window view without the use of large areas of fixed glass. Curtis Co's., Clinton, Iowa.



p.

**ALUMINUM AWNING WINDOW** has a Koroseal weatherstrip throughout. Frames are recessed on inside to receive flush-fitting storm sash and screen. Series 100 all-climate window has offset center-located hardware and steel worm gear with hexagonal torque bar operation. All vents open more than 70°, top vent lowers about 5" for easy cleaning from inside. Ualco window is shipped assembled, frame is mortised and tenoned and swedged at all corners. Frame members are designed to receive Ualco anchor clips, brick mold, fin trim and other standard accessories. Southern Sash Sales & Supply Co., Sheffield, Ala.



q.

**NEW LOAD-BEARING FRAMES** for cathedral and trapezoid windows are claimed to cut labor and material cost, give builders added economy in making vast window wall areas. When full load-bearing capacities of frames are utilized, company spokesman says, the trapezoid windows fit into the pitch of the roof and play a major part in supporting the roof itself. Company offers both load-bearing and nonload-bearing frames in 69 modular styles in both awning and casement windows for new building or for modernization. Fabrow Mfg. Co., Toledo, Ohio.

*continued on p. 203*

Higgins Oak Block floors do most of their own selling before you say a word. Even in a bare room their lustrous beauty fairly sings of warmth and comfort, whispers that here's a floor as easy to care for as a new table-top. But there's more: Higgins Block won't show wear in a lifetime.

Cross-bond lamination makes Higgins Block the most durable wood flooring you can buy, forever free—under *any* conditions—from contraction or expansion.



*permanently trouble-free...*

NO EXPANSION — NO CONTRACTION

Higgins Block makes itself at home in any interior, harmonizing perfectly with traditional decor as well as with the modern treatment shown here. It comes in decorator dark tones as well as natural, and may be ordered unfinished if you prefer the custom look of on-the-job finishing.

# Higgins floors SELL HOUSES!



**The trend is to Higgins Hardwood Block Flooring because:**

- Super Surface is thicker, wears longer, can be sanded and refinished as often as necessary.
- Prefinish saves upward of a week's job time. Also available unfinished for custom finishing on the job.
- New precision tongue and groove assures rapid installation.
- Can be used over radiant heat.
- Water repellent, vermin and rot resistant.
- Lifetime beauty, minimum upkeep.
- Easy to install over any subfloor.

SEE SWEETS: Architectural $\frac{13J}{Hi}$ Light Construction $\frac{7d}{Hi}$

**Higgins**

**BONDED HARDWOOD BLOCK**

HIGGINS INDUSTRIES INC. — BOX 8169 — NEW ORLEANS 22 — PIONEERS AND WORLD'S LARGEST MANUFACTURERS OF LAMINATED HARDWOOD BLOCK FLOORING

*The wood made world famous in Higgins hardwood-hulled fighting craft*

as featured in VOGUE



DESIGNER · TRIGERE · BONWIT TELLER, INC.

RALPH COWAN

## darling,

you're much
too nice to be a
garbage collector

Garbage bags are so passé! Women in the know are using In-Sink-Erator, the garbage disposer that pulps all food waste and washes it away. Nothing old-fashioned about the way In-Sink-Erator brings your kitchen completely up-to-date. Under your sink and out of sight, this disposer does the job you've struggled through by hand. And it does the job better than any other disposer! You simply turn on the cold water, flip a switch, and whisk food waste down the drain. Even hardest solids are quickly shredded, quietly washed away. Ask your plumber about In-Sink-Erator, available in decorator colors. See this evidence of modern home planning in model homes in your community.

In-Sink-Erator Mfg. Co.,
Racine, Wis.



**In-Sink-Erator**

Originator and Perfecter of the Garbage Disposer

# It takes advertising like this to sell women

## Nobody but In-Sink-Erator talks to women in language they really understand . . . in magazines they trust most

In-Sink-Erator has the ear of women—your most important prospects. Only In-Sink-Erator runs so many big-space, woman-appealing ads in trend-setting women's magazines like *Vogue, Parents', McCall's, Ladies' Home Journal, Sunset,* and many more.

THAT'S NOT ALL! In-Sink-Erator helps *you* capitalize on this convincing appeal to women in your model home—with a complete package of convincing sales aids: personalized tract brochures, job signs, billboards, homemaking tips booklets, and displays.

# It takes a product like this to sell homes

## No other *low-cost* sales feature packs more punch than In-Sink-Erator garbage disposer

In a recent survey, seven out of ten women named In-Sink-Erator as their favorite or next-to-favorite appliance. And for good reason: In-Sink-Erator frees the woman from the loathsome task of disposing of garbage—with ease and efficiency no other garbage disposer can match. Features like automatic reversing action, continuous feed operation, extra-resilient cushioning, 1/3 H.P. capacitor-start motor are evidence of In-Sink-Erator superiority. Include In-Sink-Erator in every home you build; it's inexpensive to install, works with sewer or septic tank. You'll find that no other low-cost sales feature has a more powerful appeal to women!

Plan to include another woman's helpmate and kitchen favorite too: a built-in In-Sink-Erator automatic dishwasher . . . comprising, with the disposer, an effective one-two punch for selling homes.

For complete information, check your plumber, or

**MAIL THIS COUPON TODAY!**

More than 200 authorized service agencies across the nation

In-Sink-Erator Mfg. Co.
Dept. HH102
1217 Fourteenth St.
Racine, Wisconsin

Gentlemen: Please send us complete information about In-Sink-Erator garbage disposers, In-Sink-Erator automatic dishwashers, and your new plan to help sell homes.

NAME_____

FIRM_____

ADDRESS_____

CITY_____ ZONE____ STATE_____

*for further details check numbered coupon, p. 228*


*this sold her the home*




THIS EXTRA TOUCH of practical glamour spells "buy it" to potential home owners. Closets appear twice as large, and many times more accessible, as these ingenious steel doors glide aside at a touch, folding neatly together to reveal *all* the storage space. Just consider all the advantages Full-Vu Folding Doors offer *your* homes.

BUILT TO LAST A HOUSETIME, these doors cannot sag or warp. They cannot jump the track or slip out of alignment, either. Smooth and silent to operate, these precision-built doors assure customer satisfaction, eliminate costly call-backs.

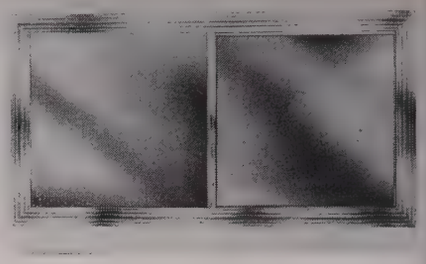
PERFECT FOR ANY INTERIOR, Full-Vu Doors come in handsome baked enamel beige prime coat or in strikingly beautiful birch grain finish. Also in louver design. Ready for use as shipped or can be decorated to match walls if desired.



EASIEST OF ALL TO INSTALL, one man does the job in twenty minutes or less. No cutting, fitting, planing or decorating required. Available in fourteen sizes to fit any standard opening. Shipped complete in one-package sets. Can be used with or without bottom track.

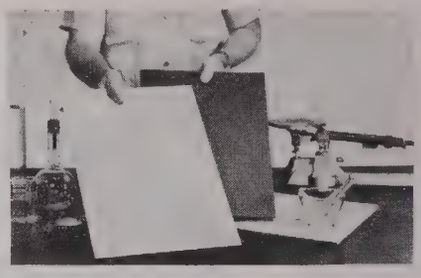
**FREE** — Write for colorful, tell-all literature on Full-Vu Folding Doors, today.

**LEIGH BUILDING PRODUCTS DIV.**
Air Control Products, Inc., 2557 Lee Street, Coopersville, Michigan

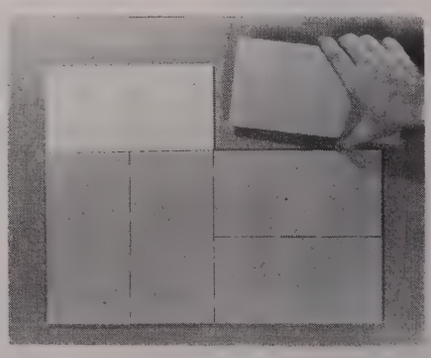
**r.**

**ALUMINUM SLIDING WINDOW** in wood buck and fin trim models, comes in all residential sizes, including picture windows. A vinyl opline around window is said to insure a positive weather-tight, airtight soul. A new lock which is almost invisible from outside is spring-loaded to lock automatically when window is closed. Company says no additional hardware or accessories are needed for screens or storm sash since window frame are designed to take sash or screen from within the house. Capitol Products Corp., Mechanisburg, Pa.



**s.**

**LIGHT-COLORED PREFINISHED** tempered hardboard is now on the market. Called Sandalwood, the color is baked into the board to give a sealed, washable surface; new hardboard is said to have added durability, weather- and scuff-resistance. Basis of Sandalwood is long fiber Douglas fir, processed and refined for uniformity. Additives mixed with the refined fiber give it the high weather resistance claimed. New Sandalwood can be used as is, painted if preferred. Product is made in regular and punched panel sizes from 4′ x 4′ up to 16′-1″. in thickness of ⅛″, 3/16″ and ¼″. Forest Fiber Products Co., Forest Grove, Ore.



**t.**

**NEW GLAZE WALL TILE,** 8½″x4¼″, can be set horizontally or vertically, joins readily with other standard wall tile sizes, as shown above. Tiles open up a variety of new design ideas, particularly in areas where low ceilings and narrow widths may be problems. Units are regular wall tile thickness (5/16″), are lighter and easier to set than thick, irregular larger units. Tile comes in 50 different colors. American-Olean Tile Co., Lansdale, Pa.

*continued on p. 204*

# An announcement of interest to architects, builders and specifiers

## KENTILE, INC., to re-name all of its floor tile products

To conform with established architectural practice in specification writing, and for quicker and simpler identification, the names of all Kentile, Inc., floor tiles will now carry the Kentile name plus the material description as follows:

| FORMER NAME | NEW NAME |
|---|---|
| KENTILE | KENTILE asphalt tile |
| KENRUBBER | KENTILE rubber tile |
| KENCORK | KENTILE cork tile |
| KENFLEX | KENTILE vinyl asbestos tile |
| KENROYAL | KENTILE solid vinyl tile |
| KENFLOR | KENTILE cushion-back vinyl tile |

Effective in March, all Kentile, Inc., national advertising will feature these new names.

We at Kentile hope that this simplification will prove to be of assistance to you in selecting the proper flooring in your future specifications.

**KENTILE, INC.,** Brooklyn 15, N. Y. · 350 Fifth Avenue, N. Y. 1, N. Y. · 3 Penn Center Plaza, Philadelphia 2, Pa. · 1211 NBC Building, Cleveland 14, Ohio · 900 Peachtree Street, N. E., Atlanta 9, Georgia · 1016 Central Street, Kansas City 5, Missouri · 4532 So. Kolin Avenue, Chicago 32, Illinois · 4501 Santa Fe Avenue, Los Angeles 58, Cal.




Illustrated here is the HBC Homes three bedroom, two bathroom model which includes a luxurious mahogany interior, hardwood floors, cathedral ceilings and glass gables. All other models include the same features. All HBC Homes are factory painted inside and out.

**on every new home you build . . .**

## paint in lasting beauty . . . and extra profits

Extra profits . . . because Arco paints are workable, easy to use; lasting beauty because Arco paints, formulated from the finest pigments and vehicles, are made to resist weather, to stay bright and new looking for years. That's why Arco paints have won overwhelming acceptance with well known prefab manufacturers like Home Building Corporation, Sedalia, Missouri. That's why they're used by volume builders throughout the country. Of special interest to home builders are two new Arco paint products designed specifically to add lasting beauty to the home . . . increase its saleability and give extra profits to the builder.

*Arco Alkyd House Paint* dries with extraordinary speed. In four hours it may be recoated if necessary. Insects, dust and leaves have little chance to adhere to the new paint surface. Arco Alkyd House Paint is impervious to moisture, mildew and other destructive elements. Its fade resistant colors defy wind, rain and snow—keep that fresh new look in any climate.

*Arco Texture Finish For Interior Walls* is an ideal coating over dry wall or plaster. Joints and other hard-to-cover spots are completely camouflaged with only *one* coat. In white or a variety of pleasing pastel shades, this amazing finish complements a wide range of decorating schemes, either period or contemporary. And for washable, scuff resistant practicality, it's hard to beat.

WITH ARCO

Write today for further details on the complete Arco line. You, too, can paint in lasting beauty and extra profits on every new home you build.

ARCO PAINTS
Quality SINCE 1881

TESTED FIRST TO LAST

ARCO PAINT PRODUCTS

Used inside and out on

HOME BUILDING CORPORATION
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(1) ALKYD HOUSE PAINTS AND STAINS
(2) TEXTURE WALL FINISHES
(3) ALKYD FLAT WALL PAINTS
(4) ALKYD INTERIOR ENAMELS
(5) EXTERIOR PRIMER

THE ARCO COMPANY
7301 Bessemer Avenue
Cleveland 27, Ohio (1) (2) (3) (4) (5)

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☐ Please ask your Arco Specialist in this territory to call.

NAME_____

COMPANY_____

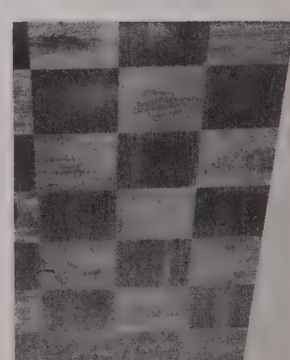
ADDRESS_____

CITY_____ STATE_____


# New Products

*for further details check numbered coupon, p. 223*

**u.**



**PREFINISHED WALL PANELING** bonds to existing walls with a special waterproof adhesive "Mellowood" paneling consists of four hardwoods—leaf walnut, quartered walnut, rift oak, or cherry—made in 16" squares of ⅛" thick or in random-width panels 4", 6", and 8" wide, 8' long and ⅛" thick. Adhesive used is said to give permanent bond. Price is about 60¢ psf. for any of the four woods. National Veneer & Lumber Co., Seymour, Ind.

**v.**



**ALUMINUM HARDBOARD INSULATION**—Dennyfoil—has an over-all thickness of ⅛" and two air spaces, and is said to show a far greater resistance rating than that of generally accepted bulk insulating materials with much greater thickness. Resistance rating for the aluminum hardboard with a ¾" air space on either side is 5.60, in accordance with a FHA report. Material is comprised of two outer layers of aluminum foil laminated with a waterproof adhesive to three inner layers of hard-sized wood fiber board, the latter bonded with four layers of waterproof adhesive. Ends are also treated with waterproofing agent. The new insulation is said to have a tensile strength of 2,041 lbs. psi perpendicular to the surface and a tensile strength of 3,420 lbs. psi parallel to the surface. Denny Paper & Board Co., Philadelphia 46, Pa.

**w.**



**KWIKSET KIT** converts old-fashioned mortise locksets into modern ones with only a hand brace, bit and screwdriver as required tools. Kit shown above includes latch plate, two trim plates, strike plate and screws, "400" line Bel Air entry lockset and directions. Price is about $11. Kit alone costs from $4 to $4.40 depending upon finish of plates. Kwikset Locks, Inc., Anaheim, Calif.

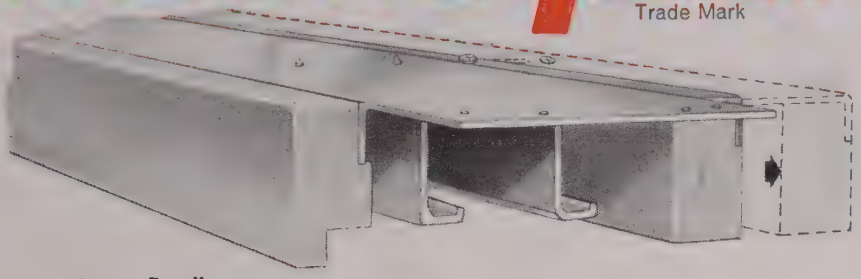
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# NEW WARDROBE HEADER

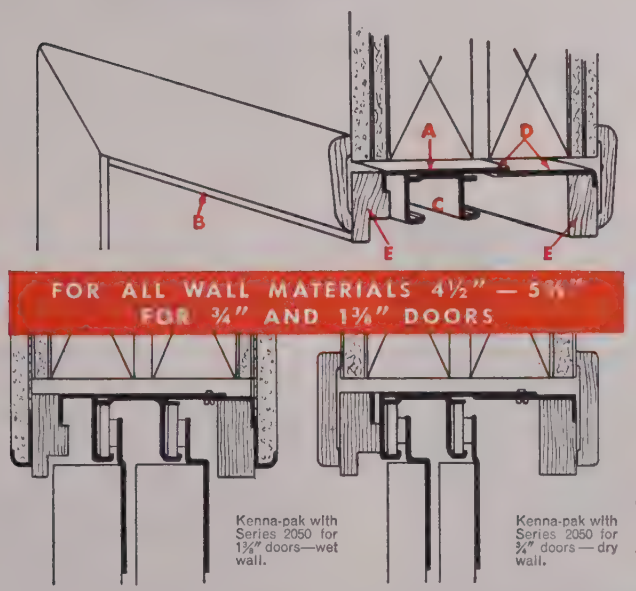
## *Cuts Costs • Saves Labor • Adds Beauty*

# Series 1900 Kenna-pak

Trade Mark



Patent Pending




*One piece header and hardware for wardrobes using ¾" and 1⅜" sliding doors*

**A** Steel header takes minimum headroom—eliminates fascia and cutting of doors—standardizes all door opening heights.

**B** Allows normal 3/16" reveal.

**C** Scottie 2050 hardware factory installed for 1⅜" doors. Adjustable for ¾".

**D** Adjustable to wall thickness: 4½"—5⅝".

**E** Front and rear nailing strips take any standard trim of your choice.

Kenna-pak, prefabricated adjustable wardrobe header assembly, is complete with steel header, Scottie Series 2050 sliding door hardware and wood nailing strips for wardrobes using ¾" and 1⅜" sliding doors. Completely packaged, Kenna-pak cuts labor and installation costs while adding to the beauty of sliding door wardrobe installations.

### CUTS COSTS — SAVES LABOR

**Parts vs. Pieces**
Kenna-pak means that you work with one prefabricated piece rather than many parts, which require costly on-the-job milling and assembly.

**One Man Job**
Kenna-pak header unit is easily assembled to side jambs. One man can set unit in rough opening and finish job.

**Uniform Openings**
Kenna-pak means one height from finished floor for all standard openings. Eliminates costly construction of special openings. Kenna-pak is installed directly to the side jambs. No head jamb required.

**Eliminates Door Cutting**
Buy doors 6'8"... use doors 6'8". Kenna-pak minimum headroom allows full use of standard 6'8" doors.

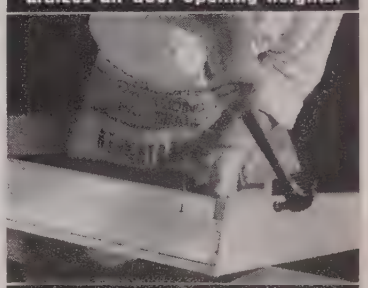
### ADDS TO BEAUTY OF INSTALLATION

**Eliminates Fascia**
Kenna-pak is the long sought for answer to the fascia problem. The trim of your choice is nailed directly to Kenna-pak wood nailers. Leaves a normal 3/16" reveal to harmonize with other openings. Hardware is completely concealed even before the trim is applied.

**Same Trim Height**
With Kenna-pak, wardrobe height matches passage doors. Same trim height inside and outside wardrobe.



Kenna-pak steel header takes minimum headroom. Eliminates fascia and cutting of doors—standardizes all door opening heights.



Adjustable Kenna-pak is nailed flush with side jambs.



One man raises Kenna-pak and jambs into place.



With Scottie Series 2050 hardware set to doors a neat installation is completed.

● SERIES 1900 for standard jambs.
SERIES 1950 for adjustable jambs.

**KennatracK®**
**CORPORATION**
A SUBSIDIARY OF EKCO PRODUCTS COMPANY
ELKHART, INDIANA
*In Canada: Kennatrack Corp., (Canada) Ltd., 417A Birchmount Rd., Toronto*

*for further details check numbered coupon, p. 228*





**Long lengths** *of Permaline pipe reduce the number of required joints—speed installation.*

Long Lengths, Easy To Join . . .

# L-M Permaline Fibre Pipe Is Profitable To Use

L-M Permaline fibre pipe cuts labor costs about 2/3 on the average house-to-street sewer job. This is because Permaline is so easy to handle, easy to install.

Permaline pipe comes in 5-, 8-, and 10-foot lengths. It's light, tough, strong, and it's *root-proof!* Joints are quickly and easily made by simply tapping the tapered coupling onto the tapered end of the pipe. No cement, no calking—just drive it!

Once you install Permaline pipe, it's in to stay. It can't rust, shatter, crack, or leak. Permaline pipe is not harmed by hot water, detergents, acids or alkalis.

**Complete Line**

Permaline is available in solid pipe, 2 to 8 inches diameter, for sewers and drains; perforated for field drainage, footings, and septic-tank beds. Full line of couplings, fittings, bends and adapters to connect to soil or sewer pipe. Over 150,000,000 feet of Permaline are in service.

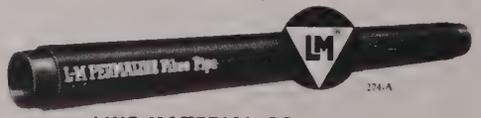
Get complete information. Mail the coupon or ask your plumbing distributor to get in touch with us.



*Joints are quickly and easily made by simply tapping together—no cement, no calking.*

BPI BITUMINOUS PIPE INSTITUTE

This seal is your guarantee of recognized quality in Bituminous Fibre Pipe.




**L-M PERMALINE**

**BITUMINOUS FIBRE PIPE**

**for better sewers and drains**

**LINE MATERIAL COMPANY**

*A McGraw Electric Company Division*

**LINE MATERIAL CO.,**
**Milwaukee 1, Wisconsin**

Send me free Bulletin 54078 with complete information on Permaline Pipe.

HH-27

Name_____

Company_____

Address_____

City_____ State_____

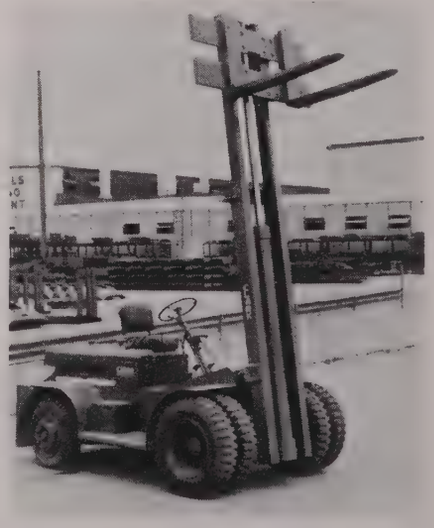
Type of business, please_____





**x.**

**HYSTER'S NEW FORK-LIFT TRUCK,** as shown here, can work inside a single-door boxcar yet has the traction and capacity to handle 7,000 lbs. over rough yard terrain. Hyster 70 was designed to meet needs of retail lumber industry and its manuevering qualities are typical of its design purpose—truck has a turning radius of 100", a length of 106⅜". Both measurements are said to be the shortest in the 7,000 lb. pneumatic range, lets Hyster 70 handle maximum loads of lumber and building materials in confined quarters saving yard storage for dealers. Heavy-duty Hercules gas engine is 70 hp. Large bore and stroke enables it to develop a rated torque of 182 lbs.-feet at 1,200 rpm., company claims. Hydraulic booster-type power steering is standard equipment. Hyster Co., Portland 8, Ore.



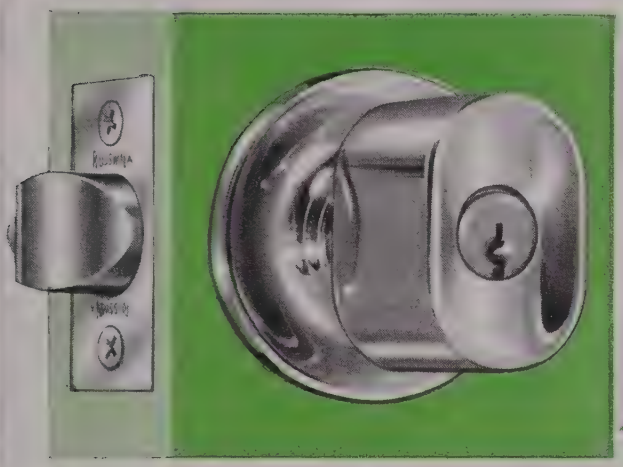
**y.**

**CLARK YARDLIFT 8024** has power brakes, power steering. New fork-lift truck has a 8,000 lb. capacity, pneumatic tires, travels 16½ mph. forward and 16 mph. reverse and can climb a 21% grade loaded. Four speeds in each direction. Water, fuel and hydraulic filler caps are outside engine for easy access. Spool-type valve with a built-in pressure relief controls hydraulic system and provides lift speeds of 48 fpm. empty and 42 fpm. loaded. Axle-mounted telescopic upright tilts 4° forward, 12° backward. Upright drift is prevented by an automatic tilt-lock valve. Yardlift has a turning radius of 134¾", wheelbase is 86". Six-cylinder Continental gas engine powers machine. Industrial Truck Div., Clark Equipment Co., Battle Creek, Mich.

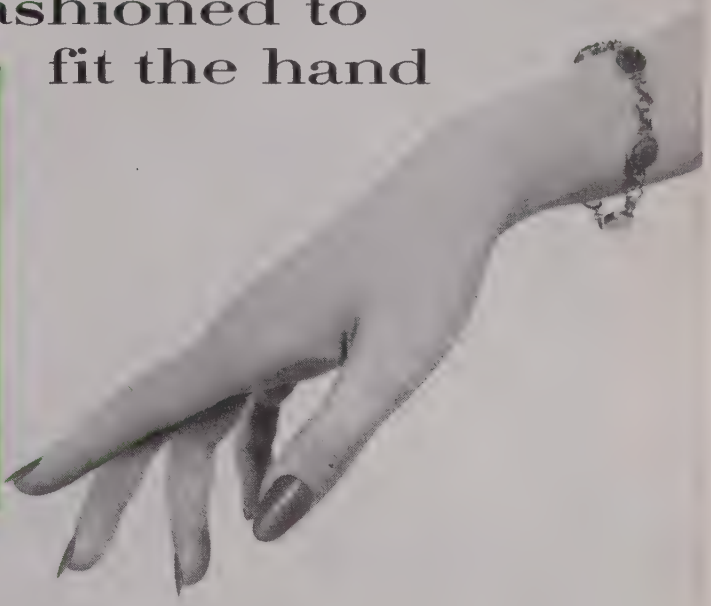
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# New Russwin Designs

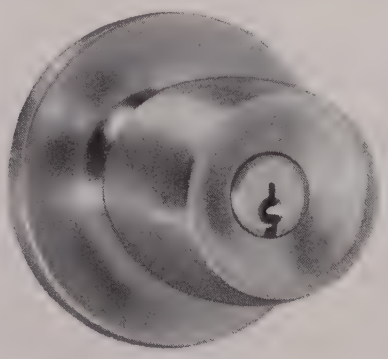
## in doorware fashioned to fit the hand



*THE ERA DESIGN . . .*
*an interesting departure from the conventional knob styling. The Era knob is not only pleasing to the eye and easy to grasp, but also unusually easy to turn.*



*THE TEMPO DESIGN . . .*
*a delightful creation that form-fits the palm of the hand. This design is not only available with knobs and roses of beautifully-finished metals, but also in an exciting new combination of knobs in rare woods and ceramics with roses in metal.*





Russwin Doorware in these *new designs* offers more than modern styling, security and service. It offers an unusual and outstanding selection of materials plus knobs designed purposely to fit the hand.

The new designs are available on Russwin Doorware that has been thoroughly tried and proven for its extra-sturdy construction, smooth operation and durable finishes. They are available in cast or wrought brass, bronze or aluminum, and in wood where indicated, also in all standard finishes and popular functions. Write for new descriptive brochure.

Russell & Erwin Division, The American Hardware Corporation, New Britain, Conn.

RUSSWIN®
DISTINCTIVE DOORWARE

*for further details check numbered coupon, p. 228*



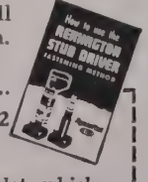

***California contractor estimates:***

# Time and labor costs cut 75% with the Remington Stud Driver

Out on the California coast, "Research House" has taken shape. It's an experimental house sponsored by Associated Architectural Publications and the latest tools have been used to build it—such as the Remington Stud Driver.

Contractor Bert Pickney says, "The Stud Driver cuts time and labor costs around 75% in anchoring beam supports, partition sills and furring to concrete. It took us only half a day to install the sills—a 2-day job with bolts. No pre-drilling is necessary, and sills are set tight! I certainly recommend the Stud Driver to any contractor!"

**YOU CAN SPEED ALL STUD FASTENINGS**—light, medium and heavy-duty—with the Remington Stud Driver. It sets *both* ¼" and ⅜" diameter studs in steel or concrete—up to 6 studs a minute either size. The tool is cartridge-powered, portable, ready to work *anywhere*. Forty styles and lengths of Remington Studs to choose from. Get full details by mailing coupon.




Remington

DUPONT

STUD DRIVER

Industrial Sales Division, Dept. H.H.-2
Remington Arms Company, Inc.
Bridgeport 2, Conn.

Please send me your free booklet which shows how I can speed the job and save with the Stud Driver.

*Name*_____ *Position*_____

*Firm*_____

*Address*_____

*City*_____ *State*_____


*** Instruction Manual and Duct Sizing Calculator. Armstrong Furnace Co., Dept. HH, 851 West Third Ave., Columbus 8, Ohio. $1.50.
Pouch on the back cover of this manual holds the calculator plus a complete run-down on how to use it. You find how to make a heat gain calculation by working a given problem. Charted pages give outside dry and wet bulb temperatures with recommended CFM per ton for summer air conditioning estimates.

588. AIA sheets No. 29, No. 29-H-6, No. 29-H-2. Norris Thermador Corp., Dept. HH, 5215 S. Boyle Ave., Los Angele 58, Calif.
Porcelain-on-steel plumbing fixtures in six handsome colors for kitchen and baths. Special features and specifications are listed and diagrammed.

589. Engineering Formulas and Tables, Lefax Publishers, Dept. HH, Philadelphia 7, Pa. 350 pp. $2.75.
A pocket-size book of basic formulas, design data and tables for civil, mechanical and electrical engineers. Condensed and indexed, 12 division sheets with printed tabs give immediate access to the particular information wanted. Among the sections: Mathematics, Measures, Materials, Gauges, Screws, Mechanics, Hydraulics, etc.

590. Tile-Tex Catalogue. The Tile-Tex Div. of the Flintkote Co., Dept. HH, 1232 McKinley Ave., Chicago Heights, Ill. 16 pp.

A catalogue of Tile-Tex asphalt floor tiles and the companion Flexachrome vinyl-asbestos floor tiles handsomely presented with color pages of tile patterns.

591. Model No. 1000 Series Aluminum Sliding Glass Doors. Frank B. Miller Mfg. Co., Inc., Dept. HH, 3216 Valhalla Drive, Burbank, Calif. 4 pp.

The 1957 models incorporate new hardware design, new threshold design, stronger lock stile and vent bottom rail, according to company. No. 1000 Series door is designed to accommodate either 1" dual insulating glass or ¼" single glass by use of a simple interchangeable mold. Typical installation details are given.

592. Symons Concrete Forming Equipment. Symons Clamp & Mfg. Co., 4249 W. Diversey Ave., Chicago 39, Ill. 8 pp.

Symons forms and hardware for the light construction industry. Described are the Champ-form, the light construction panel with steel-cross members, high strength panel, steel-ply, mag-ply, "H" wide-panel and "lo-wall" mag-form. Panel system is based on modules of 2', fillers vary from 1" to 20" in width. Wide panel form comes in 3' and 4' widths and 6' and 8' lengths. Details of forming system are given plus hardware and other equipment needed.

593. "Kitchens Sell Homes." Republic Steel Corp., Dept. HH, Canton, Ohio.

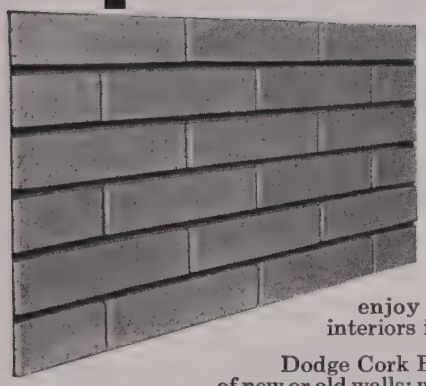
Kitchens for the new construction market with examples of what buyers may be looking for in kitchens and how builders can supply them. How to plan for a specific price market, how to cut costs

*continued on p. 210*

Just as Practical as they are Beautiful . . . that's what Architects, Builders, and Home Owners are saying about these

# two NEW dodge Cork Products

for creating new, exciting interiors!



## dodge Cork Brick

A new and distinctly different decorating material combining true brick texture and color, light weight, ease of application and low cost to make it possible for everyone to enjoy the exciting beauty of brick interiors in their home.

Dodge Cork Brick can be applied to all types of new or old walls: wood, plaster, fiber board, cement or concrete building block. Four attractive colors. *Write for illustrated folder.*

## dodge Panelcork

A new kind of wall paneling for home or office that provides luxury as only natural cork can. Dodge Panelcork is versatile; it can be installed over finished walls or directly to studding. Standard 32" x 48" panels are cork-faced over ¼" hardboard, tongue and grooved and scored in 16" squares to give a pleasing design that's never monotonous. *Send for descriptive bulletin.*



*and when it comes to floors . . . remember*

**only dodge offers you 3 distinct lines of cork floor tile**

**Vinyl-Cork Tile** . . . the easy to maintain vinyl surface tile. New aqua-bloc back.

**SG Cork Tile** . . . the new, low maintenance, super gloss wax surface.

**Standard Cork Tile** . . . the quality tile at an economical price. Smooth surface; high density.




Write for catalog or see Sweet's Architectural File 13l/Do

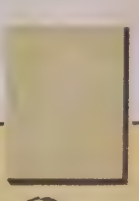
DODGE CORK COMPANY, INC.
LANCASTER, PA.




# GPX YELLOW

Mr. Builder, board-and-batten, so popular with today's home-buyer, is a real profitmaker for you with GPX Yellow. Easy-to-handle panels cover large areas fast. Battens cover edges. Your economies continue right through to the finish—GPX Yellow is engineered to take paint without sanding or sealing. Two coats give a lasting beautiful finish that will never check. For gables, soffits, shutters — for unlimited interior uses, too — GPX Yellow can be machined, drilled, nailed, patched, riveted, glued or sawed. Put it to the test on your next job.

**smooth!** The CreZon surface of GPX Yellow is bonded on one or both sides with a phenolic resin overlay. Engineered for paint—it's the smoothest surface obtainable. Standard 4'x8' panels are available in thicknesses ranging from 5/16" to 3/4". Larger sizes and thicknesses at extra charge.



**send for a free sample**

GEORGIA—PACIFIC CORPORATION

Dept. HH257, 60 East 42nd St., New York 17, New York

Gentlemen: Please send me a sample of GPX Yellow.

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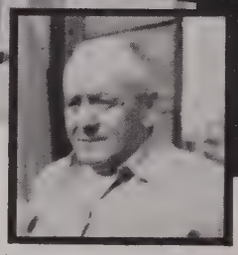
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# Save $10

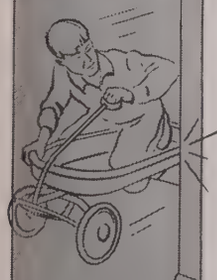
## ON THE AVERAGE 3-BEDROOM HOME WITH BEADEX® Corners





Durham, Anderson & Freed, Architect
Grant C. Henry, Contractor
Stennes Drywall Co., Applicator

One of the outstanding gypsum applicators in the Pacific Northwest, Al Stennes of Stennes Drywall Company in Seattle, Wash., says "BEADEX will save about $10.00 on an average 3-bedroom home where about 200 feet of bead is used." Mr. Stennes also points out that his men prefer BEADEX so that they can *make better time, save on mud and extra fill.*



BEADEX CORNERS WILL TAKE ABUSE!

### INTERIOR QUALITY BEGINS WITH THE CORNERS

When your prospect comes into your homes, the most obvious points are the corners, both inside and outside corners. BEADEX assures you of neater and straighter corners that will not crack and, at the same time, you can save money on each house with its application.

**Save $10 per house with BeadeX Corners!**

See our catalog in Sweet's or write for copy.

SEND FOR FREE BEADEX SAMPLE AND FOLDER . . .

BEADEX SALES, INC.
4615 Eighth Ave. N.W., Seattle 7, Wash.
Please send me a free sample of BeadeX with descriptive literature.
Name .....
Address .....
City ..... State .....


and still retain quality. Republic colors, built-ins, cabinets and accessories are included.

594. A Guide for Builders. Masonite Corp., Dept. HH, 111 W. Washington St., Chicago 2, Ill. 22 pp.
Book describes the selection, application and finishing of Masonite Presdwood products and their uses in construction and remodeling. Tables list properties of various kinds of Presdwood panels, diagrams and text illustrate uses, sizes, thicknesses, applications.

595. Trim-Glide sliding aluminum doors. Trim-Glide, Dept. HH, Farmingdale, L. I., N. Y. 4 pp.
Specification folder describes these panoramic doors of aluminum and glass, shows some interesting applications. Standard widths range from 5'-11¼" up to 23'-9⅛". Doors are especially designed for eastern and northern coastal areas. Double weatherstripping around entire door. Other features: fully sloped sill to give complete drainage; all knocked down sash panels glazed with vinyl extruded channels provided by manufacturer.

596. Brown-Graves folders. Dept. HH, Akron 1.
BeeGee modern wood windows come in over 170 styles and sizes for casements, picture and corner picture windows. Installation details and specifications are given, including the BeeGee crank operator that lets user control room ventilation. Second folder describes Twin Tilt, a double-hung wood window with sashes that tilt. Window can be used, too, like an ordinary double-hung window with full height up-and-down movement of both sashes.

597. Ten Publications. US Forest Products Laboratory, Dept. HH, Madison 5, Wis.
Some of these are new, some are revised. All will be welcomed by builders working with wood. List follows:
*Report No. 2061:* Factors affecting strength and design principles of glued laminated construction. *Report No. 1530:* Durability of water-resistant woodworking glues. *Report No. 1304:* Bending strength and stiffness of plywood. *List No. 508:* Publications relating to fungus defects in forest products and to decay in trees. *Report No. 2064:* Packaging research at Forest Products Laboratory. *List No. 1081:* Gov't publications of interest to architects, builders, engineers and retail lumbermen. *List No. 177:* Publications on growth, structure and identification of wood. *List No. 454:* Publications on wood finishing subjects. *List No. 200:* Publications on mechanical properties and structural uses of wood and wood products. *Report No. 899-30:* Methods of handling lumber at rear of mill.

598. Dodge 1957 catalogue. Dodge Cork Co., Dept. HH, Lancaster, Pa. 8 pp.
Vinyl cork, SG cork and Standard cork tile flooring with patterns and some custom floor designs shown in color. Chart gives range of natural cork patterns and solid colors. Table of characteristics of vinyl cork tile, plus a section on design data, installation instructions and care and maintenance information round out the booklet.

*continued on p. 212*

# Kaustine HEATING

## PROTECTS PRESTIGE and PROFITS







Increasing numbers of wise builders are daily turning to Kaustine Heating to protect their prestige and their profits . . . a smart move that pays many valuable dividends.

**Consumer Acceptance** is assured, for these attractive, nationally advertised furnaces have a well deserved reputation for delivering quick, even heat with a minimum of fuel consumption.

**Recognized Quality . . .** these builders know they can depend on Kaustine warranty-backed furnaces for efficient, trouble-free operation and long years of service.

**Lower Installation Costs** that protect profits are made possible by many exclusive Kaustine engineering features as well as complete factory assembly.

**Reduced Floor Space** requirements are accomplished by Kaustine compact designs which result in *added living space* and increased profit margin.

Add to the above the fact that you *cannot* buy better warm air heating at any price and you know why prestige and profit-wise builders choose Kaustine.

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KAUSTINE QUALITY SERVICE SATISFACTION

Kaustine FURNACE & TANK CORP. PERRY, NEW YORK

**TOPS IN QUALITY**

There is a Kaustine Furnace or Winter Air Conditioner for every type of home

# WHITESTONE ROOFING MARBLE

## Year-Round Protection
## Year-After-Year Beauty



**Whitestone is a self-insulating material that bars much of the cold, helps lower heating costs. In warm weather, its snow whiteness reflects the sun's rays, keeps interiors many degrees cooler. Add this to Whitestone's wearability and permanence (nothing to bulge, rot or tear) and its modern beauty (blends with any design, any colors). All you've got is the finest roof under the sun. And don't forget — people who buy can see the difference.**

*Everything you want in a roof-for the life of your home*

**SEND US THIS COUPON**

*Costs no more than most roofing materials but what a difference it makes!*

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ND
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**WILLINGHAM-LITTLE STONE CO.**
55 Marietta St., N.W.— Room 1323
Atlanta, Georgia

Please send me samples and information on Whitestone Roofing Marble.

Name_____

Firm_____ Address_____

City_____ State_____




*for further details check numbered coupon, p. 228*

599. For modern exteriors choose modern materials. Masonite Corp., Dept. HH, 111 W. Washington St., Chicago 2, Ill. 16 pp.
Exterior sidings in handsome color photographs give you an idea of the variety of siding materials developed by the manufacturer. Among them, horizontal siding and vertical panel siding in different treatments and textures. Installation directions are included.

600. Footcandle levels and interior lighting design data. Westinghouse Lamp Div., Dept. HH, Bloomfield, N.J. 48 pp.
This reference manual for architects, engineers and designers contains a section describing the footcandle levels required for each group of seeing tasks. Levels are then related to hundreds of rooms and areas in almost any variety of general and industrial interiors. Chapter on interior lighting design describes various ways of calculating quantity of light for an area and takes up subjects like selection of a lighting system, maintenance factors, luminary locations. Tables give data on ballasts and fluorescent, incandescent and mercury lamps.

601. Technical Bulletin No. IBR. Steel Joist Institute, Dept. HH, Dupont Circle Bldg., 1345 Conn. Ave., N.W., Washington 6, D.C. 16 pp.
Report deals with effect of various types of bridging on the behavior of open web steel joists, short span series. Results of an extensive test program sponsored by Steel Joist Institute and conducted by Department of Civil Engineering of Washington University in St. Louis indicate that in open web steel joist construction, continuous horizontal bridging is the most satisfactory single type, holding the compression chords in line and adding stability to the entire system while adequately transferring loads.

602. Perimeter Insulation. U.S. Mineral Wool Co., Dept. HH, Stanhope, N.J. 4 pp.
Bulletin gives design, application and test data for perimeter insulation for concrete floor slabs, crawl spaces, split-level designs.

603. Anaconda Sheet Copper for Building Construction. American Brass Co., Dept. HH, Waterbury 20, Conn. 12 pp.
Anaconda copper tubes and fittings for sanitary drainage systems and Anaconda preformed copper tube panel grids with suggested layout and installation procedures.

604. Plastics as Building Materials. Small Homes Council of University of Illinois, Dept. HH, Urbana, Ill. 8 pp. 10¢ each.

Plastics made easy in a little textbook with illustrations. Characteristics of the seven families of plastics commonly used for building products are described, and comparative heat resistance and strength data is also given for them. Plastics products now available and notes on evaluation for specific use are given.

*continued on p. 229*




## Because people respond to **LIFE, prospects respond to LIFE-advertised brands in your model homes**

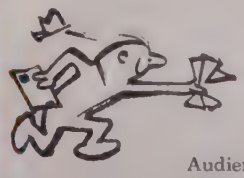
**More and more top builders** feature the "Advertised-in-LIFE" symbol in their model homes. That's because LIFE is a familiar fixture in prospects' homes . . . and they're used to responding to its famous pictures and words, to the ads they see in its pages.

What's more, LIFE reaches so many homes . . . LIFE is America's biggest weekly magazine. In the average community—like yours—LIFE reaches 3 out of 5 households in a 13-week period. That's local impact you can rely on . . . just as you can rely on LIFE-advertised brands to enhance the homes you have for sale.

So, identify the LIFE-advertised products in your homes to build customer confidence and strengthen your chances of making the sale.

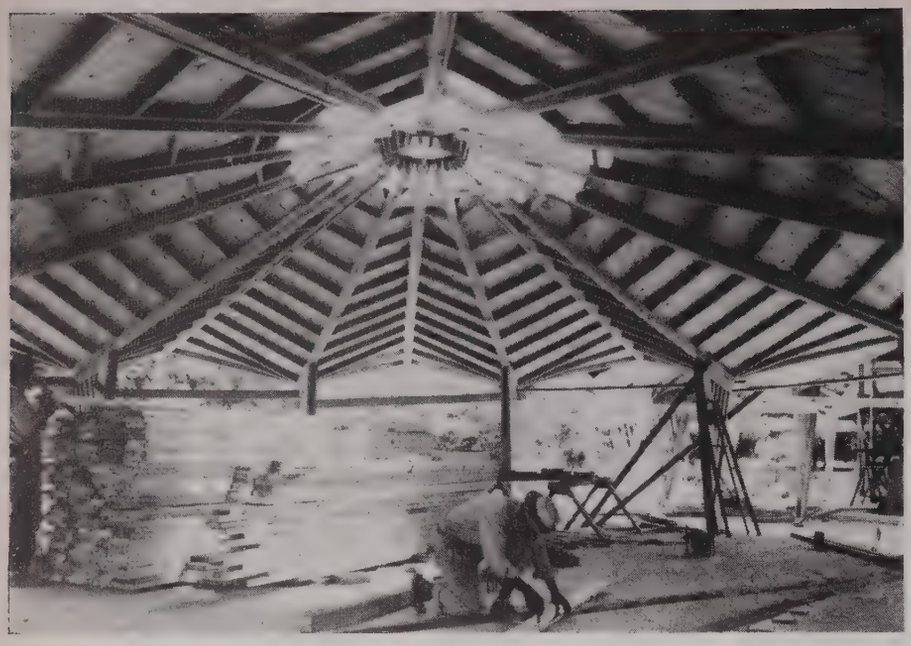
**Write LIFE's** Building Merchandising Department for complete information on how "Advertised-in-LIFE" can be put to work in your 1957 selling.

**people respond to LIFE**



**9 Rockefeller Plaza, New York 20, N.Y.**

Audience Source: *A Study of the Household Accumulative Audience of LIFE.*



## A NEW BUILDING IDEA IS PIONEERED IN THE SOUTH

**Clear span roof** *for 2,000 sq. ft. New Orleans house requires only three basic framing elements—wood sheathing, rafters and rigid struts. Key structural element of 42' span is the 1' x 6' tongue-and-groove southern pine sheathing which spans the rafters to tie together all roof framing. Star-shaped section above spans the living area and kitchen. An identical 42' roof (background) covers the bedroom area. Only 4,600 bd.-ft. of lumber is needed for each 42' roof whereas conventional construction would require 50% more, says Architect Albert C. Ledner.*

## BIGGEST SEWAGE LAGOON SYSTEM PLANNED FOR TOWN OF 90,000

What will be the biggest sewage lagoon system ever built has been designed it, the system will consist of Regina, Saskatchewan.

According to the engineers who designed it, the system will consist of eight lagoons spread over a 2,400 acre site. This is the best answer, they say, to Regina's urgent need to expand and replace its obsolete sewage plant.

Largest lagoon now in use in North America serves a town of 11,000. The Regina system is designed to handle needs through 1975, when the population is expected to be 130,000.

Regina is ideal for lagoon since it is surrounded by prairies where good wind flow can speed bacterial action.

## WHAT IS THE BEST WAY TO SHINGLE A LOW PITCH ROOF?

Until recently the only approved covering for low pitch roofs was built-up construction with an aggregate finish. Now, however, new methods (approved by FHA) have been developed for using asphalt shingles on roofs pitched from 2/12 to 4/12.

The Asphalt Roofing Industry Bureau suggests the following steps:

1. Chip off the old surface material, using a spudding or chipping bar while the asphalt is cool enough to be brittle. Leave the underlying felts smooth and clean.

2. Lay a 19" starter course of asphalt-saturated felt along the eaves to overhang the metal coating of plastic roof cement. Next, lay a course of 36" No. 15 asphalt-saturated felt over the starter course, covering with plastic roof cement 19" from top edge. Use only enough fasteners to secure felt until shingles are applied. Additional courses are then laid, allowing a 19" overlap on each preceding course.

3. When the roof is covered with felt and cemented to provide an eaves' flashing to 24" within the inside wall line of the house, the surface is ready for shingles.



**A new shingling method** *for low pitch roofs can be used either for new houses or for re-roofing with 2/12 to 4/12 roof pitch. Shingles are cemented and nailed over courses of 36" asphalt-saturated felt.*

Three-tab square-butt strip shingles are applied with 5" exposure, 4 nails per strip. A starter course is laid along the eaves.

4. Cement all shingles down with a spot of quick-setting cement placed under each tab. Press tab firmly into the cement.

## WHAT IS FHA'S ATTITUDE ON CENTRAL AIR CONDITIONING?

Many builders complain that certain FHA officials are not enthusiastic about home air conditioning, discourage financing plans for central cooling in new houses (News, Sept. '56).

FHA says this is not true.

The following statement has been approved by Commissioner Mason:

*FHA is vitally interested in developments in the air conditioning field and is following them closely. Data the industry has furnished us indicated that a very large proportion of the homes built in this country in the next two or three years will have air conditioning or provision will be made for the installation of air conditioning at a later date.*

*The greatest cooperation has been given by the FHA to industry in its efforts to set up standards and criteria to form a sound basis for the judgments that must be made in deciding what kinds of equipment are appropriate for varying size houses in varying locations.*

*One of the principal elements in establishing valuations for houses insured by the FHA is public acceptance of the house as a whole and also its component parts. Obviously development of the use of air conditioning depends to a large extent on opinion of the market and the appropriateness of the installation to the property in question.*

*We in the FHA welcome the efforts that industry is making not only in informing the public but also in attempting to set standards.*

## AIR CONDITIONING SHUTS OUT HAY FEVER POLLEN, MEDICAL TESTS SHOW

An air-conditioned house is the best medicine for the 10 million Americans who suffer from hay fever.

This is the conclusion of Dr. Orren D. Chapman, professor of bacteriology at N. Y. State University of Medicine, whose tests showed that air conditioning reduced the pollen in a test room by 98% at the height of the season.

Despite the fact that doors were opened as much as 20 to 30 times a day during the tests, pollen counts in the air-conditioned room averaged well under one grain per cubic yard of air.

At the same time, an adjoining test room with windows open and no air conditioning showed pollen counts as high as 37.3 grains per cubic yard. Generally, a count of six or seven grains in a house can produce an allergic reaction, according to Dr. Chapman. The higher the count the greater the number of sufferers.

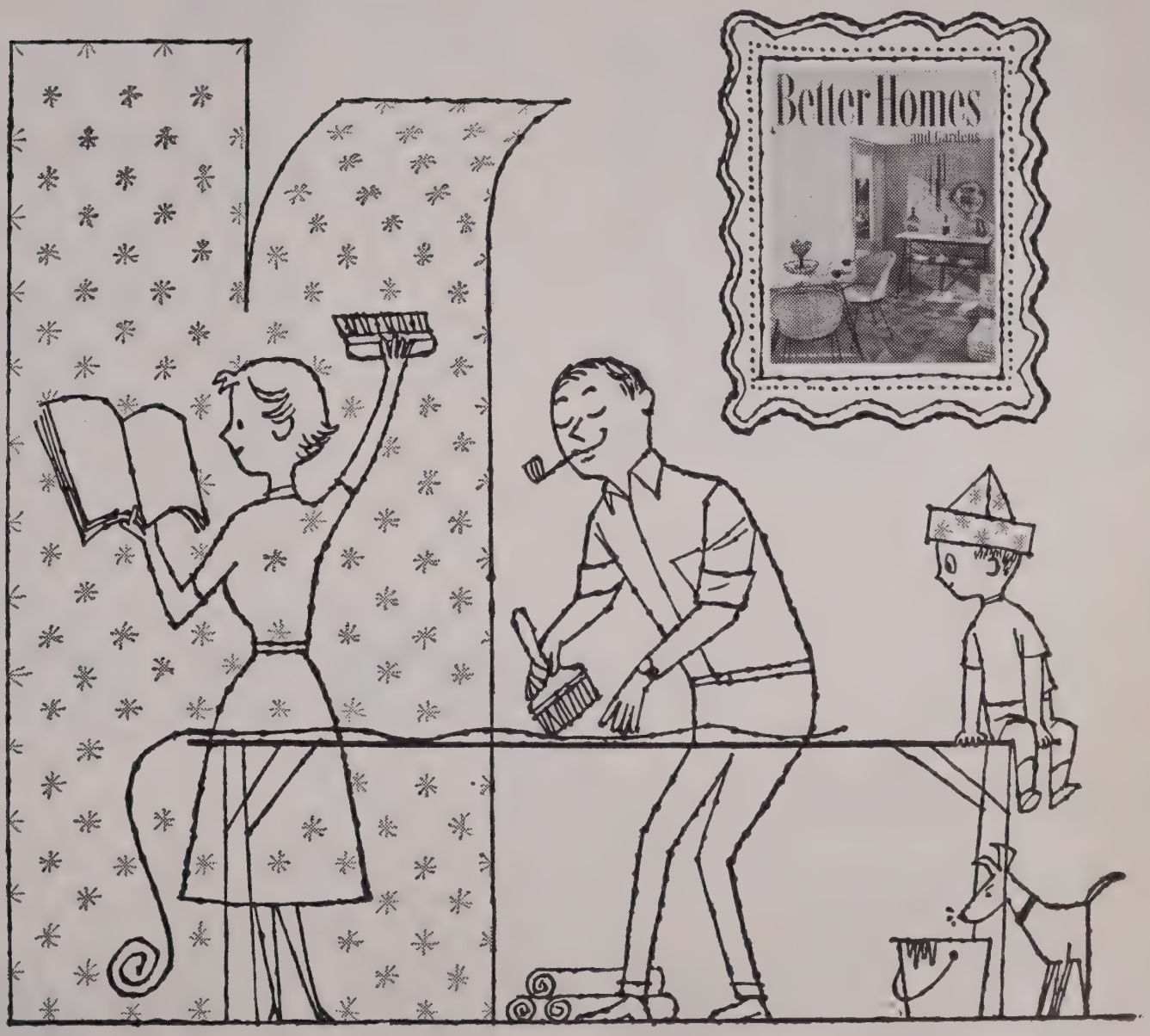
In addition to filtering pollen out of the air, air-conditioning helps by keeping temperature and humidity constant.

*month after month...*

# 15½ million* men and women "live by the book"

# ...and the book is Better Homes and Gardens

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After reading an average issue of BH&G, 6,950,000 readers reported taking over 27 million actions—clipping, buying, doing! 15,500,000 men and women read an average issue of BH&G. One third of the 123,800,000 people 10 years of age and older in the U.S. read one or more of every 12 issues. That's 44,150,000 people who read Better Homes & Gardens—and over 40% of them are men! Meredith Publishing Company, Des Moines 3, Iowa.

*during the year...*

## 1/3 of America

***reads* Better Homes & Gardens!**

**A 12 Months' Study of BH&G Readers, Alfred Politz Research, Inc., 1956*



INLAND PREFAB MODEL WITH PATIO

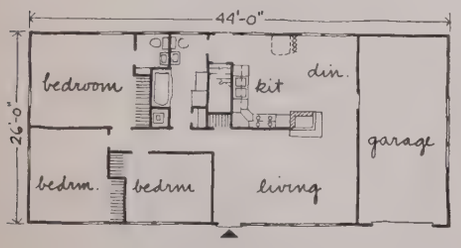
## Prefabber goes contemporary in open-plan 1957 line

Living, dining and kitchen areas will flow together in **Inland Homes'** new models.

The 1,144 sq. ft. Series 700 houses are the largest rectangular designs yet offered by the Piqua, O. prefabber. They will sell for less than $15,000. To carry out the contemporary styling, buyers can get optional folding doors or glass partitions between rooms, two-way "Swedish Modern" fireplaces, patio enclosures and carports. Built in washers, dryers, ovens and a counter-top range are also optional.

Yaleman **Karl Treffinger,** AIA, designed the models with front and end elevations that let the house be sited either the wide or narrow way on the lot. The buyer or builder can have full basement, slab or wood floor.

FLOOR PLAN PROVIDES DINING PRIVACY




## Builders set catchy sales goal, triple sales rate in 2½ months

*"80 houses in 80 days."*

With this battlecry, repeated in thousands of door-to-door fliers in likely sales areas, and emphasized in newspaper ads, two Pittsburgh building firms set themselves a sales timetable, and the buying public was intrigued enough to let them meet it.

**Gibson & Jamison Construction Co. Inc.,** and **Harry E. Wilson Inc.,** opened their High Point project in the fall of 1955, sold some 60 houses in a year.

Then they decided on a big push to wind up the subdivision. Under the guidance of Sales Consultant **Stanley Edge Associates,** the firms concentrated on publicizing the sales pace. The 80th day saw all houses sold (though four have since come back because the buyer flunked his credit check; these must be resold).

## Boston sells razed slum site to realtor-builder team

New England's biggest seller of homes, Boston Realtor **Martin Cerel** (Jan., Leaders), has put $400,000 into urban renewal.

To get a 22-acre South Boston slum area recently cleared by the Boston Housing Authority, Cerel and Associate **Bertram A. Druker** (Boston real estate board president) had to outbid Realtycoon **William Zeckendorf.** New Yorker Zeckendorf wanted the acreage as part of a larger redevelopment, stretching from South Station to South Bay. Loser Zeckendorf said he didn't mind Cerel's getting the site as long as plans do not clash with his own.

Cerel, who has made a specialty of industrial parks as well as selling houses, plans 20 new commercial and light industrial buildings, with a total investment of $30 million.

## Slow season sales boosted 50% by two-house giveaway

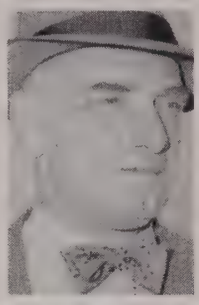
Ordinarily, Houston's **Downey Bros.** sell 100 of their low cost ($3,895-$6,148 basic price) "complete them yourself" houses during the holiday months of Nov. and Dec. This year, they boosted this to 150 by giving away two $6,500 models, one in Houston, one in nearby (86 mi.) Beaumont, in a drawing.

Prices averaged $4,700, so the promotion resulted in a $235,000 sales gain. The firm considers this a good return for the investment ($10,500 in extra advertising, $2,000 for help to process the 100,000 entries, plus the cost of the two houses).

Partners **Doyle** and **Jack Downey** built 1,200 houses in 1956, all on the customers' sites, and usually for workingmen whose incomes averaged $300 per month. They finance their own houses, offering 12-year mortgages at 6% and 7% to buyers who can furnish their down payment in the form of a free and clear building lot.

## Big Chicago prefab builder to set up own plant

**Leonard W. Besinger,** who has built some 2,000 prefab houses in his Meadowdale project 35 mi. northwest of Chicago **(National, Harnischfeger,** and **US Steel)** is going to start producing his own panels.



BESINGER

Says Besinger: "In this new, tougher Chicago market, I need a big house at a low price to compete with the giants moving in (Jan. issue). The only way I can do this is to do my own prefabbing."

In a recently purchased woodworking plant in Plymouth, Ind. (110 mi. away), Besinger will produce panels for a ranch, a split-level, and a two-story house. Pilot models will go up in February by conventional methods while his panel production is tooling up.



LOS ANGELES CONSTRUCTION CENTER WILL SHOW BUILDING MATERIALS IN USE

# West Coast building materials center plans expansion to national franchised chain

A materials merchandising idea that grew out of a young wallpaper salesman's off-hours counseling of home builders is on the verge of what may turn out to be spectacular national expansion.

The idea, **Victor di Suvero's Construction Materials Center,** is a kind of permanent home show with variations. In 3,000 sq. ft. of second-floor space in an old building near San Francisco's illogically located downtown produce market (which lies only three blocks from the financial center of the city), COMAC provides under one roof samples, pictures and information on a wide variety of building materials. COMAC makes this available to architects, contractors, purchasing agents and the public.

Says di Suvero: "We introduce the buyers to the sellers. The building industry's merchandising techniques were creating the most chaotic condition imaginable. Suppliers were not taking full advantage of techniques of publicity and promotion exploited in other fields."

Not only has bustling young (29) Victor M. di Suvero made such a success of his Construction Materials Center in San Francisco (Aug., '55 and Aug., '56) that it is about to move into much bigger quarters in another building; di Suvero also is franchising similar centers in Los Angeles and Dallas and hopes shortly to add Phoenix, Tucson, Chicago and 19 other cities to his burgeoning chain.

H&H Staff



DI SUVERO

Materials' sample rooms are nothing new. COMAC feels this one is unique. Not only does it house physical samples of thousands of building products (345 different plastic laminates, for instance), but it also holds round tables on technical topics like heating, publishes a monthly newsletter, serves lunches from its model kitchen to such groups as the Women's Architectural League.

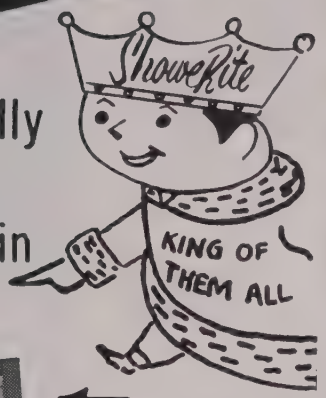
COMAC offers industry professionals "local-level data and specification sheets" to supplement manufacturers' literature. These include reports on local stocks, building code and FHA-VA approval, delivery times, local

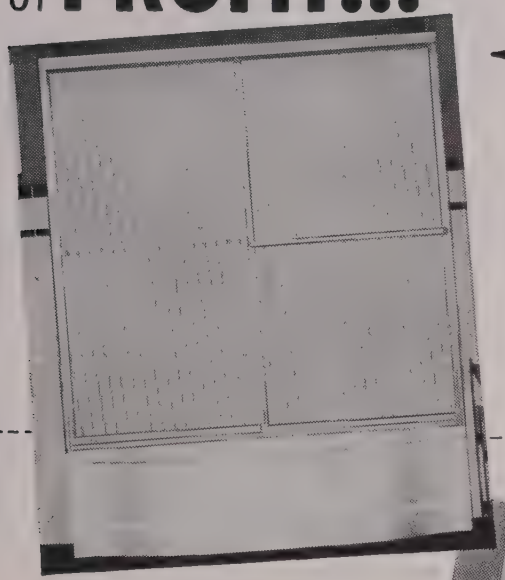
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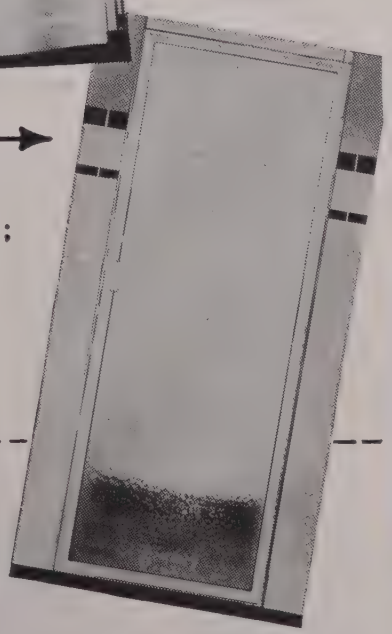


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from 3½ ft. to 5 ft. wide and 5 ft. high
Suggested Retail
**$69.95**

Guaranteed by Good Housekeeping

**STANDARD SHOWER DOORS**
24" and 26" wide; Height, 64".
Suggested Retail
**$39.95**





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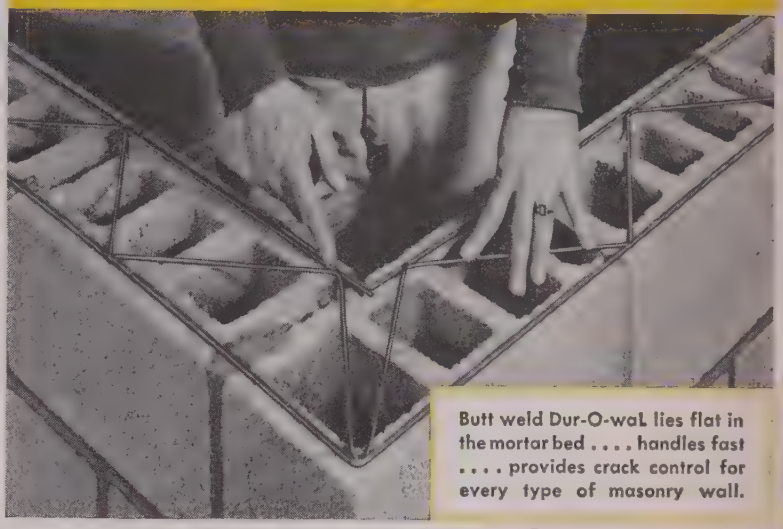
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An all-steel, ready-built unit that fits inside any type mantel, in either old or new fireplaces

## Does a *Real Heating* job... and it's sure to work right!

- Simple installation cuts masonry and labor costs
- Makes a perfect secondary source of heat
- Unit easily installed in old or new fireplaces
- "Radiant blades" give more heating surface
- Warm air can be piped to other rooms, too
- Ideal for summer houses and homes in mild climates

Whether you're building one or one hundred houses, be sure you specify a Majestic Circulator Fireplace. It's the low-cost way to offer a much-in-demand extra! And there's no guesswork! Accurate pre-assembly eliminates chance of faulty proportioning. Unit includes damper, down-draft shelf, smoke dome, firebox, and heat-boosting "Radiant Blades". Works fine as supplement to heating plant.

# Majestic UNIVERSAL SMOKE DOME



- Better draft in multi-opening fireplaces
- Heavy gauge steel, solidly seam-welded at all joints
- Unbreakable steel valve — hinged for pivot action
- Positive-acting, adjustable-tension valve control
- Perfectly proportioned, ready for masonry surround

Problems of construction and draft inherent in the design of multi-opening fireplaces are easily solved with these big-capacity dampers. High sloping sides and all-around lintel, ready for brickwork, make them a first-choice damper with masons everywhere. Full lintel, 3½" deep, is drilled for easy attachment of supporting post on any projecting corner. Operated by pull-chains, with cast "O" and "C" pendants. A full line of seven sizes, including two square models for round or square completely open hearths.

**See your dealer or write**

The **Majestic** Co., Inc

413-B Erie Street Huntington, Ind.


## West Coast materials' center to open branches

*continued from page 216*

outlets and approximate prices. Nothing like this has been done before, says di Suvero. The spec sheets were set up in consultation with AIA and the new Construction Specifications Institute, both of whom approve each one. In passing along names of inquirers (about 1,600 a month, counting telephone calls) to manufacturers, COMAC includes such vital statistics as the inquirer's occupation and what kind of building is involved.

Di Suvero says his monthly traffic of 1,000 visitors consists of 25% architects, 15% contractors and 35% homeowners. Since the center opened in mid-July 1955, di Suvero claims, his introductions have led to $2 million in sales of exhibitors' products. That is a sales cost of 0.8%, says di Suvero.

COMAC started small to test its ideas, says di Suvero. While the first year's operations brought in $16,000 and the current 94 exhibitors guarantee at least $28,200 income, di Suvero expects COMAC will grow into a far larger operation when it moves into larger quarters with enough display space to show more products as they are actually used in a house. For instance, COMAC now has room for only one operating kitchen.

### *The first branch*

In Los Angeles, COMAC in June is scheduled to open a two-story indoor-outdoor showroom (18,000′ under roof, 7,500′ of patio) by Architects Palmer and Krisel (see sketch). The building, at 6th St. and Serrano, is half way between downtown and Hollywood, one block from **AIA** offices, three blocks from the NAHB-affiliated **Home Builders Institute.**

Heading up COMAC-Los Angeles will be **Harvey Laughlin Jr.,** former director of the Southern California Plastering Institute. Manufacturer-exhibitors will pay $800 a year for a basic 4′ x 4′ display (the rate will be $700 in medium sized market areas, $600 in small cities).

In Dallas, COMAC has leased 6,980′ of ground floor showroom across the street from the giant Republic National Bank. Developer **Trammell Crow,** participating in the Dallas operation, plans to build a new building for COMAC later.

In New Orleans, di Suvero and several New Orleanians are negotiating with the New Orleans' Construction Industries Assn. to operate COMAC there.

In all, di Suvero and his backers figure they have invested $152,000 in San Francisco's COMAC and preparations to establish a nationally-franchised chain.

### *How it began*

COMAC has grown, by easy stages, out of di Suvero's experience selling wallpaper (and later managing contractor-service departments) for General Paint and W. P. Fuller from 1949-52. di Suvero found contractors asking him so many questions about what kind of wallpaper they ought to use and how it would blend with other materials that he began to gather samples of such items as tile, flooring, plastic laminates. Soon, he was spending some of his evenings going out to look at apartments for contractors.

"I got a few checks for $35 and $50 for advice and I said to myself, 'This beats selling'," di Suvero recalls. Out of this grew his **Design & Color Service** (which he still owns). D & C has done color styling for Bay area builders like **Joseph Eichler, Conway & Culligan** and **Meyer & Son.**

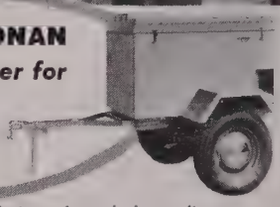
"We developed so many samples and so

*continued on page 220*

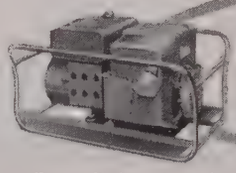

## *What sizes of* ONAN Portable Electric Plants *are best for your jobs?*



**10 KW ONAN** *provides power for 5 H. P. saw or several crews*



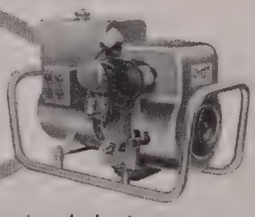
Powered by two-cylinder, air-cooled gasoline engine. Available housed and with trailer as shown. Similar model in 7½ KW capacity.



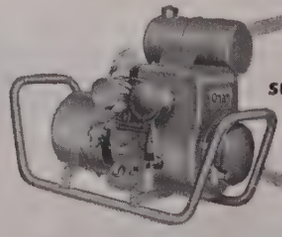
**5 KW ONAN** *for crews on 3 or 4 homes*

Two-cylinder, air-cooled, gasoline engine. 4 plug-in receptacles. With carrying frame, on dolly, or with plain base. Also in 3,500 watts A.C.

**2 or 2½ KW ONAN** *powers electric tools for 2 crews*



One-cylinder, gasoline engine. 4 plug-in receptacles. With carrying frame, dolly-mounted or plain base. 2,500-watt unit weighs only 139 pounds.



**1 or 1½ KW** *supplies power for single crew*

Compact, lightweight. One-cylinder, gasoline engine. With carrying frame, rubber-tired dolly or plain base. Also 500 and 750-watt models.

Onan portable electric plants combine 4-cycle quick-starting and long life with compactness and lightweight. Completely Onan-built, with Onan short-stroke engines and Onan generators. Other models to 50,000 watts.

*Write for portable plant folder or see your Onan distributor.*

Onan ELECTRIC PLANTS

**D. W. ONAN & SONS INC.**

3397 Univ. Ave. S. E., Minneapolis 14, Minn.

KITCHEN MAID PRESENTS...

# THIS YEAR'S BIG NEWS FOR BUILDERS!

# Triple H Kitchens

THE WIDEST RANGE OF KITCHEN STYLES, FEATURES AND PRICES EVER OFFERED



HERITAGE LINE HOSPITALITY LINE HOLIDAY LINE

## Three great new lines meet builder needs on all levels!

Kitchen Maid now makes it possible for you to install *quality* wood kitchens in homes on *all price levels!* Not one, but *three* complete lines for every taste and every budget. Exclusive Shadow-Line styling in three natural finishes, Flo-Line styling in a choice of colors. It's the widest range of selectivity ever offered!

Consider, too, these added advantages. Kitchen Maid is the best known name in kitchens of wood . . . nationally advertised for over forty years. It's a name your prospects know and respect. Equally important, it enables you to fill the overwhelming preference for wood . . . the *already proved* preference of eight out of every ten women for wood cabinets . . . with the leading name-brand product in the industry!

Whether you're a custom builder, project builder or remodeling contractor, we urge you to WRITE, WIRE OR PHONE TODAY for complete technical and descriptive material.

**HERITAGE LINE**—Unquestionably the premier kitchen in the market! Shadow-Line styled, in a choice of Nutmeg, Spicebush, or Cinnamon natural finish.

**HOSPITALITY LINE**—A moderately-priced line of cabinets, finished in Kitchen Maid's superb new Cinnamon natural.

**HOLIDAY LINE**—For those who prefer color or white. Embodies Kitchen Maid's famed Flo-Line styling. Top quality in color kitchens.

### TERRIFIC NEW DEALER OPPORTUNITIES!

Regardless of whether you're now an established kitchen dealer, or are seriously considering adding a kitchen line, here is the strongest franchise in the field. Competitive pricing . . . a tremendous line . . . unequaled quality . . . a top brand name . . . plus sustained field and factory selling cooperation, national advertising. Make it a point to write today!

KITCHEN MAID
FIRST AND BEST IN KITCHENS
OF WARM AND FRIENDLY WOOD

MAIL THIS COUPON TODAY!

**Kitchen Maid Corp., 1072 Snowden Street, Andrews, Indiana**
Gentlemen: Rush information about your new Triple H Kitchens.
I am a ☐ Builder ☐ Architect ☐ Dealer

NAME_____

ADDRESS_____

CITY_____ STATE_____




FIRE HOSE STATION
**Makes Money for Builders**




**Sells Homes and Eases Financing**

- Offers unique *safety* feature
- First Aid for fire (in record-album-size cabinet)
- Includes 30, 40, 50 to 75 feet of linen hose
- May be installed even after interior finish
- As low as $40 installed
- Discounts for projects
- Limited supply in stock for prompt delivery




**W. D. ALLEN MANUFACTURING CO.**
Room 700 Allenco Building
566 W. Lake St., Chicago 6


*continued from page 218*

much information for this," says di Suvero, "that pretty soon we knew more about the products and their availability than the distributors did. Architects and builders started calling us up to find out about products." Out of that came COMAC, with encouragement from AIA.

Italian born di Suvero grew up in China where his father, one time commander of Italy's Far East naval squadron, was for many years Italian civil administrator. When his family broke with Mussolini in 1941 (in retaliation for which the Fascists liquidated several members of the di Suvero family including his uncle, Italian consul in Shanghai) the di Suveros came to the US as political refugees. Thirteen-year-old di Suvero, who had matriculated for Cambridge, entered San Francisco Junior College. He interrupted his education at 16 to join the merchant marine as a seaman during World War 2, then graduated from the University of California.

## Secret house teaser promotion sells 18 homes in Pittsburgh

How can you sell 18 houses ($22,000-$27,000) with a promotion cost of less than $60 per house?

In Pittsburgh, Builder **James A. West** did it by cooperating with the Pittsburgh *Post-Gazette* in building "The Home For Young Pittsburgh," a promotion developed to build up the newspaper's real estate section.

While the model house was being built behind a high board fence, the paper ran a three week contest in which readers were invited to guess what components (brought to the site heavily shrouded) were going into the house. Winners got 33 prizes, ranging from a new car donated by the paper to a wide variety of products donated by suppliers.

Opening week end brought 4,700 visitors through the house. Sales continued steadily even though the 25-house subdivision lacked municipal water and sewers.

## Starts fall 36% for biggest California builder

Tight mortgage money and overbuilding in some parts of Southern California sliced the 1956 output of one of the nation's top builders by over 36%.

**McDonald Bros.**, which led all California builders with 2,842 starts in 1955 (third in the nation behind **Centex** and **Levitt**) started 1,807 homes last year in the eight areas where they operate.

All were 1½- or 2-bath models, ranging from 1,125 to 1,450 sq. ft. Some 30% had family rooms. Average price: $13,000 (about the same as 1955). For 1957, McDonald plans 1,600-1,800 houses, about half in the San Diego area. Breakdown for 1956 by areas:

| | |
|---|---|
| West Covina-Puente | 649 |
| Azusa | 115 |
| Covina | 123 |
| San Diego | 211 |
| Palos Verdes | 395 |
| San Fernando Valley | 105 |
| Buena Park | 89 |
| Pomona-Ontario | 120 |
| Total | 1,807 |

In New York, **J. Halperin & Co.**, mortgage broker, announced that it has placed 15,416 mortgages on houses built by best-customer **Bill Levitt** in his Levittown, Pa. (as of Oct. 31).

Long Island's Levittown, plus earlier projects in New York and Norfolk, Va., ran the grand total of Levitt-Halperin mortgages to 37,870, with a dollar volume of $316,575,161.


**Vitroliner Leads Again!**




**FOR ALL FUELS**

**VITROLINER offers Architects, Project Builders and Building Contractors MORE FLEXIBILITY, CHOICE, SELECTION, QUALITY and MORE SPECIAL FEATURES than any "prefab" on today's market.**

**VITROLINER offers MORE TYPES of Chimneys—Type "E" and "L", for ceiling or basement installation. It offers MORE FLUE SIZES for the one CORRECT size, the heating plant requires. There is also MORE permanent basic engineering—and MORE QUALITY MATERIAL, time-tested, tried and proven successful, for over fifteen years.**

**The Chimney is MORE COMPLETE—Tailor-made to fit the individual job—no cutting or fitting—packaged and shipped direct from the factory. The "KD" Knocked-Down complete Housing Package is MORE quickly shipped from nearby Vitroliner Distributors and Dealers.**

**VITROLINER IS SPECIFIED AND PREFERRED BECAUSE OF THESE SPECIAL FEATURES—**

- **LOWEST INSTALLATION TIME.**
- **SAVES FLOOR SPACE IN UTILITY ROOM.**
- **LIGHTWEIGHT—10-15 LBS. PER FT.**
- **TAILOR-MADE FLUE HOUSING AND ROOF FLASHING.**
- **CHOICE OF FLUE DIAMETERS—6", 7", 8", 10" AND 12".**
- **PROVIDES ATTIC VENTILATION.**

**LISTED BY UNDERWRITERS LABORATORIES FOR ALL FUELS. APPROVED BY BUILDING AUTHORITIES. EXCEEDS F.H.A. AND V.A. MINIMUM CONSTRUCTION REQUIREMENTS.**

***Write for circular today.***

TRADE MARK REGISTERED
VITROLINER
the Superior Flue
**CONDENSATION ENGINEERING CORPORATION**
3511 W. POTOMAC AVE., CHICAGO 51, ILL.

# Soon on ANACONDA copper tubes

***A color stripe will show you the type AND size***

***—and the name Anaconda will say Quality to home buyers***




## *The color code*

***Type K, green—Type L, blue —Type M, red—Type DWV, yellow—Type TP, gray***

Before long your Anaconda distributor will be receiving from the mills and warehouses of The American Brass Company color-coded copper tube (straight lengths). This will mean easier and quicker type identification in the distributors' stock rooms, in your shop and on the job.

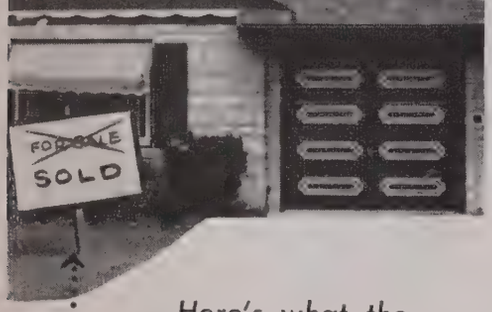
The color markings run the length of the tube with "ANACONDA," the type letter and size repeated at frequent intervals. In full lengths or short pieces you can easily spot the tube you want.

The ink used in color striping is easily removed when ends are cleaned for soldering. 5603B

# ANACONDA® COPPER TUBES

**FOR TOPS IN QUALITY AND SERVICE BUY FROM AN ANACONDA DISTRIBUTOR**

a RAYNOR OVERHEAD GARAGE DOOR means the BEST to Home Buyers Everywhere!




Here's what the RAYNOR name does for you!

A Raynor door enhances the builder's home with greater sales appeal

A Raynor door provides the home owner with a lifetime of reliable service

A Raynor door establishes the builder's reputation for quality

Many builders and contractors have discovered a very important fact. *When Raynor doors are installed, their homes sell faster!* Prospective home buyers feel that if their builder specified a Raynor Garage Door, other quality equipment is used throughout the house . . . they can buy with confidence. Raynor doors are designed and engineered for lasting durability and service . . . they are considered the BEST by buyers and builders alike.

Know this MARK of QUALITY

RAYNOR MANUFACTURING COMPANY
Department HH-257, Dixon, Illinois
Please send descriptive literature and the name of my nearest Raynor representative

Name .....
Street ..... County .....
City ..... Zone ... State .....


## MONEY LETTERS *(continued)*

Credit restraint as it is discussed in your report is a very serious problem. We have seen the effect of one agency of the government attempting to apply brakes on inflation and at the same time others liberalizing terms to offset these efforts. There certainly should be harmony in efforts to guide the economic forces so that they could assist in keeping our economy on a sound level without resulting in excessive government control.

J. R. JONES, *committee on Real Estate & Mortgage American Bankers Assn.*

I was particularly interested in your recommendation No. 4: "There is still a great social need of many millions of good new homes." To me this is a most impelling reason to continue this building industry at a high level.

With the modern homes that have been built in America in the last ten years, there is a marked improvement in the well being of the great American people and this program should be continued to the fullest extent.

With the ever increasing demand for credit I believe new ways must be found to finance these homes and to handle the commercial credit needed.

D. RICHARD MEAD, *president D. R. Mead & Co., Miami Beach*

I agree that there should be a broad public commission authorized to study our monetary policies. There has been no improvement in these policies and no help from the government in many years.

As to lowering the FHA insurance premium, I would certainly approve a decrease if it can be done safely. A 2% premium paid in advance on FHA loans might be a good idea. We have found that a low rate of interest often appeals to people. As a rule they are willing to pay a premium if they can get this lower rate.

As to the refund on premium payments when the loan is paid off, I personally think this is no inducement whatever to a borrower and could be eliminated.

FRED C. MORSE, *president Mutual Savings Inst., Austin, Tex.*

In principal I agree, except for the statement that it is "completely unfair and unreasonable for FHA and VA to expect the builder to take $600 to $800 out of his profit to pay for 4½% money." Most builders, at least in the Middle West, just add the discount to the sales price.

EDWARD C. KESER, *vice president Union Realty Mortgage Co., Chicago*

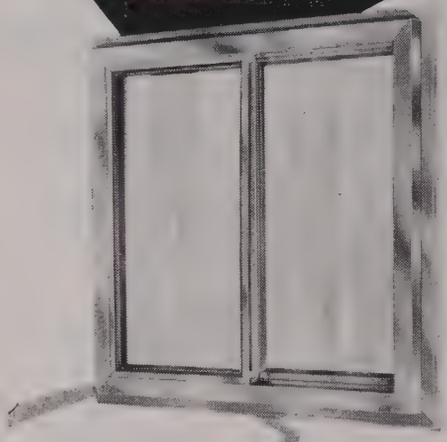
*Most FHA offices will not let builders include their whole discount in the valuation which so often fixes the selling price of the house.*—ED.

Unless residential building can soon get the assurance of its reasonable share of capital funds, the entire industry will degenerate to a point where heroic measures will be necessary. Long-range solutions are desirable, but expedient action is highly essential—*now*.

An aggressive campaign should be initiated now to strongly persuade those trade unions engaged in home construction to invest their pension funds in residential mortgage loans. A parallel program should be directed to pension funds of all industrial corporations who supply residential builder.

H. BRUCE THOMPSON, *president Colonial Mortgage Service Co., Upper Darby, Pa.*


STORM KING
LOW COST
Primary Aluminum Windows



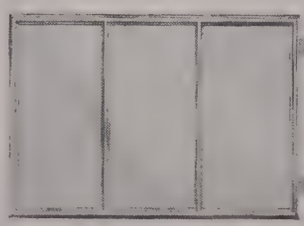
slide-o-matic

Horizontal Sliding type. "Flextrip" show-case type runner absorbs up to ¾" of house settling variation on each side and bottom. Integral nailing fin for fast erection with any type construction. Stainless Steel hardware. Design-patented drainage system. Full range of types and sizes.



slide-o-vent AND slide-o-view

The Picture Window with horizontal sliding vents or sections. Adaptable to any modern home design. "Flextrip" action. Vinyl weather seals. Full range of sizes.



fixed picture windows

One-lite and multi-lite fixed types available in a complete range of lite arrangements to suit any type of home. Rigid, long-life construction.

Screens and storm sash available for all types

Write for complete literature

STORM KING CORPORATION

Telephone 6-2471 • MIAMISBURG, OHIO

An old and honored name in windows

# a MUST... in every modern HOME!

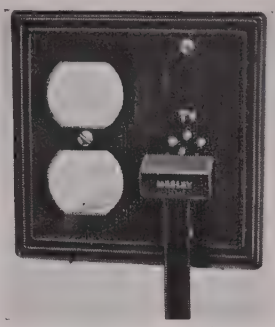
## the MOSLEY Television Lead-in Wall Plate Socket!

Now—more than ever, MOSLEY AC/TV Wall Plate Sockets are a *true necessity* in today's modern home building!

Complete mobility of TV set assures the buyer of versatile arrangement of furnishings in the new home!

MOSLEY Wall Plate Sockets permit plug-in connection of TV set to antenna in several locations through-out the home. *Any room can become a TV room...*

Decor styling and low cost assure you sales appeal that will turn a *prospect* into a *buyer!*



**Type AC–1PK.**
**List Price $1.87**

Single TV socket for one antenna lead-in & matching plate for double convenience outlet. Complete with TV plug. In brown or ivory. Other types available.



• Low Cost! • Easily installed to meet electrical codes! • Decor styling to harmonize with existing wall plates! • TV engineered for efficient performance!

*MOSLEY TV Wiring accessories are available coast-to-coast. Write for name of your nearest supplier.*

see our catalog in **S** or write for copy

32c/8i Mo.

**Mosley Electronics, Inc.**

8622 ST. CHARLES ROCK ROAD, ST. LOUIS 14, MISSOURI

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# Only BESSLER has the BIG MODELS to meet your special needs



AS LOW AS **$53.00** LIST

**GENEROUS TRADE DISCOUNTS!**

***Write for Free Catalog and Wall Chart***

BESSLER DISAPPEARING STAIRWAY CO.
1900-E East Market St.,
Akron, Ohio

**FREE!**

**NEW CATALOG AND WALL CHART!**

Illustrates and describes complete line of seven Bessler Disappearing Stairway Models to meet all your needs. This new catalog and wall chart should be in your files for ready reference—write now!

Bessler Disappearing Stairway Co., 1900-E East Market St., Akron 5, Ohio
Please send free Catalog, Wall Chart, Prices and Discounts.

Name ..... Address .....

City ..... Zone .... State .....

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**BRUCE Ranch Plank FLOOR**

*See Color catalog in Sweet's File*

For literature, write E. L. Bruce Co., Memphis 1, Tennessee

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# Unlimited Applications

...with the Complete Line of Quality Efficiency Kitchen Units!

Want to design a new, original kitchen with maximum "sales appeal"? The Davis line of compact efficiency units is especially adapted to installations in apartments, motels, offices, institutions and recreation kitchens . . . quality engineered, priced competitively!

**WRITE TODAY!**

New literature gives complete specifications on every unit . . . excellent territories open to qualified dealers and jobbers.

**Davis EFFICIENCY KITCHENS**

DAVIS PRODUCTS COMPANY, NILES, MICHIGAN

# NEW! sliding door pocket frame set for all doors, 2′0″ to 3′0″ wide!

## #2825

### is adjustable . . .

### fits all door sizes

- **2′0″ to 3′0″ wide**
- **6′6″ or 6′8″ high**
- **¾″ to 1¾″ thick**
- **weighing up to 80 lbs.**

Now for the first time builders can order sliding door pocket frames with no chance for error! For Stanley's #2825 is adjustable. *It fits all standard door sizes.* It's the one pocket frame set that's right for every job!

#2825 has been designed with the builder in mind. Compare these features:

- ***All steel, telescoping, warp-proof header and track.***
- ***Extra rigid steel split jambs.***
- ***Maximum pre-assembly, insuring fast installation.***
- ***Sturdy door hangers with quiet nylon wheels — permit up to ¾″ vertical adjustment.***
- ***Nylon floor guides, adjustable for varying door thicknesses.***
- ***Header and split jambs designed to take any type of dry or wet wall construction.***



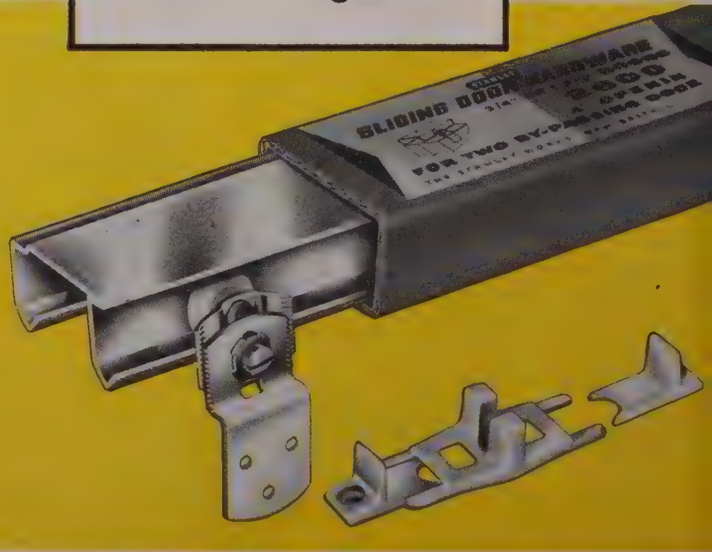
**STANLEY does it again!**

### Companion set to STANLEY #2800 HARDWARE

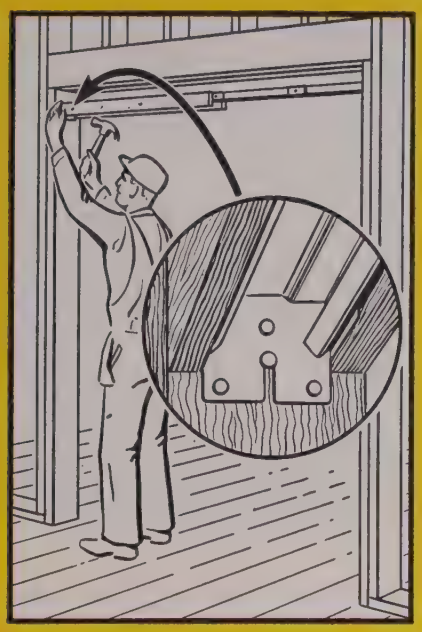
**for ¾″ and 1⅜″ by-passing doors**

For up to ¾″ vertical adjustments, simply loosen machine screw — you don't have to touch the screws on the door!

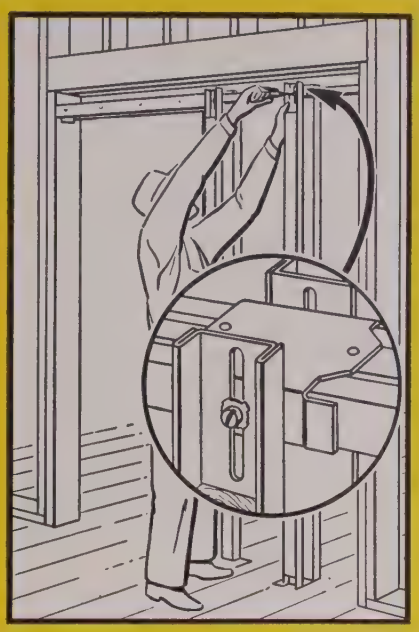
**NOTE:** Stanley also makes the most complete line of trim available, in all standard finishes.



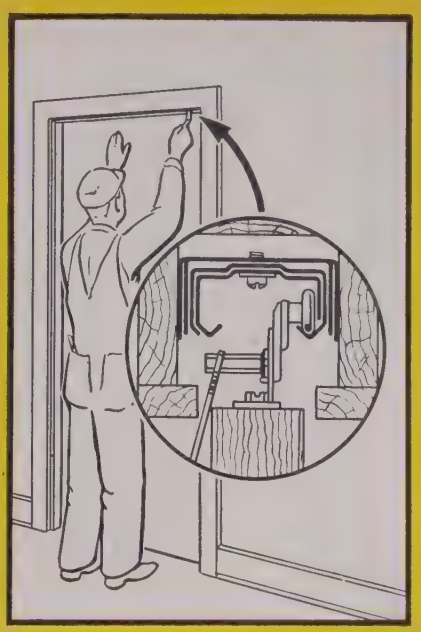
# ONE-man installations made easy!



***1. Install header*** Unique bracket design permits accurate positioning of header without the need for sling or other assistance.



***2. Install uprights*** After header is up, it's a simple matter to secure split jamb and split stud to header brackets.



***3. Install door*** Final door adjustments can be made after it is hung and trim is in place.

#2825 is the most revolutionary development for sliding doors since Stanley introduced its now-famous #2800 hardware for both ¾" and 1⅜" by-passing doors.

A builder on the job can quickly adjust the #2825 — lengthwise . . . adjust the uprights — vertically . . . adjust the floor guide — laterally. And even after the trim is in place, it is still possible to readjust the hanger.

You just can't find another frame so easy to install or adjust. And the prices are low! Ask your dealer for details. If he doesn't already have #2825, tell him about the set that will slash his inventory from 4 to 10 sizes to one!

## Specify STANLEY Hardware for All Sliding Doors

Stanley sliding door hardware is not only a time and money-saver — it's a sound investment as well! Home buyers, realtors and appraisers recognize the inherent quality of Stanley merchandise. Put this recognition to your advantage in selling your homes.

Ask your dealer about Stanley's complete line of sliding door hardware, including the 2825 pocket frame. Clip the coupon and send it to us today!

STANLEY

**Stanley Hardware, Division of The Stanley Works**
**522 Lake Street, New Britain, Conn.**

Please rush me prices, instruction folders and complete details on #2825 and the full line of Stanley sliding door hardware.

Name_____

Company_____

Address_____

City_____ State_____

Dealer's name_____

Address_____


why invite FIRE?
KEYMESH lath for over-all reinforcement. Made of galvanized woven wire. Especially recommended for ceiling construction.
KEYCORNER strip lath, preformed to fit snugly in corners. Lies flat when applied to joints. Galvanized to prevent rust streaks.
KEYBEAD corner lath with precision formed bead for outside corners. Open mesh assures strong, solid plaster corners.

# *you multiply fire resistance for pennies per square foot with*




# KEYMESH

Some types of walls and ceilings invite fire.

When you use lath and plaster, plus KEYMESH, you cut fire hazard immeasurably. Just compare the difference.

With frame construction, a ceiling with exposed joists is gone in 15 minutes. Finished with gypsum lath, lightweight aggregate plaster and Keymesh, it stands up an hour and 38½ minutes.

With open web steel joists, the ceiling fails in 7 minutes when joists are exposed. Add gypsum lath and 1″ of lightweight aggregate plaster over KEYMESH and the ultimate fire resistance is 4 hrs. and 26 min.

With most types of light construction you'll find that lath and plaster with KEYMESH reinforcement can make the difference between "heavy loss" and "light damage" to buildings. You can do this at negligible cost . . . for pennies per square foot of finished surfaces.

Firesafety is not the only advantage of using KEYMESH reinforcing lath. Beauty, durability, and economy must be part of everything you design. With Keymesh you get all these plus other important advantages for your clients such as lower insurance rates and complete adaptability for any type of decoration.

Before you specify or build again, weigh these facts.

*Fire Test Results on various types of construction by authoritative Testing Laboratories*

| CEILING CONSTRUCTION WOOD JOIST FLOORS | ULTIMATE FIRE RESISTANCE | PROTECTION OF JOISTS |
|---|---|---|
| Exposed joists. | 15 min. | None |
| Gypsum wallboard ½″ thick finished with casein paint. | 25 min. | 15 min. |
| Gypsum lath, ½-in. of gypsum lightweight aggregate plaster reinforced with **KEYMESH**-type reinforcing lath. | 1 hr. 38½ min. | 36 min. |

| WALL CONSTRUCTION ON WOOD FRAMING | ULTIMATE FIRE RESISTANCE |
|---|---|
| ½″ fiberboard. | 5 min. |
| Metal lath with ¾-in. sanded gypsum plaster. | 15 min. |
| Tongue-and-grooved wood. | 20 min. |
| ⅜-in. perforated gypsum lath with ½-in. sanded gypsum plaster. | 30 min. |

| CEILING CONSTRUCTION STEEL JOIST FLOORS | ULTIMATE FIRE RESISTANCE |
|---|---|
| Ceiling unprotected. | 7 min. |
| Ceiling of gypsum lath and ½″ lightweight aggregate gypsum plaster. | 55 min. |
| ⅜″ gypsum lath covered with 1⅛″ of gypsum plaster with lightweight aggregate. | 1 hr. 43 min. |
| Gypsum lath and ½-in. gypsum plaster with lightweight aggregate reinforced with **KEYMESH**-type galvanized reinforcing lath. | 3 hrs. 28 min. |
| ⅜″ gypsum lath, reinforced with 20-gauge, 1″ **KEYMESH**-type lath; then covered with only 1″ of lightweight aggregate gypsum plaster. | 4 hrs. 26 min. |

| STEEL COLUMNS | ULTIMATE FIRE RESISTANCE |
|---|---|
| Structural Steel, unprotected 10 sq. in. min. area of steel. | 15 min. |
| Gypsum lath, one layer, ⅜″ perforated, ½-in. gypsum plaster mixed with lightweight aggregate. | 1 hr. |
| One layer ⅜-in. perforated gypsum lath, 1-in. thickness of gypsum plaster, 100 scratch, 100 brown, mixed with lightweight aggregate. | 2 hrs. |
| Two layers ½-in. long-length gypsum lath, 1½-in. gypsum plaster mixed with lightweight aggregate. *Lath wrapped with one layer 20 gauge galvanized 1-in.* **KEYMESH**-*type reinforcing lath.* | 4 hrs. |

**KEYSTONE STEEL & WIRE COMPANY**

**Peoria 7, Illinois**

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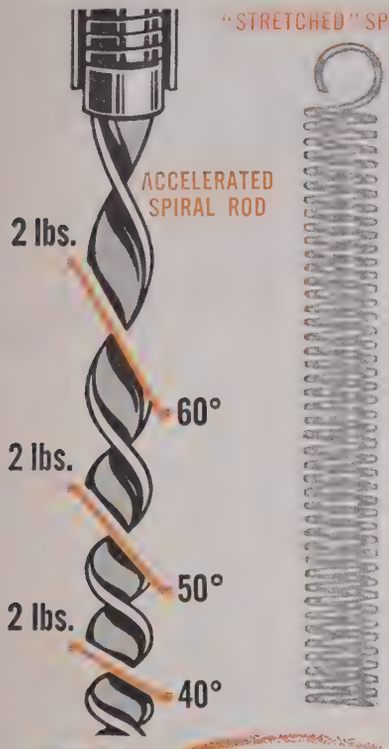
Keymesh is a registered Trademark of the Keystone Steel & Wire Company

605. Amana Installation Manual. Amana Refrigeration, Inc., Dept. HH, Akron, Ohio. 4 pp.
Drawings, diagrams and text illustrate six ways of installing new Amana built-in freezers and refrigerators.

606. Vertical surfaces and how to apply Formica to walls with color-blended moldings. Formica Corp., Dept. HH, 4614 Spring Grove Ave., Cincinnati 32, Ohio.
First folder is a general discussion of vertical surfacing. Second tells when molding should be used and how to apply. Installation photographs and text are explicit.

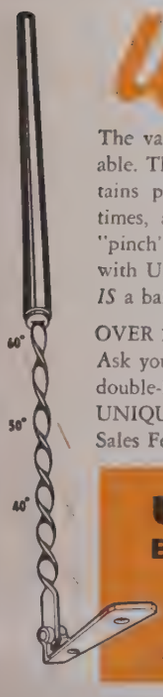
607. Typical Lumber Designs. Timber Engineering Co., Dept. HH, 1319 18th St., Washington 6, D.C. 16 pp.
About 300 wood structure designs are given here, ranging from basic trussed rafters and heavy wood trusses to highway structures, towers and farm buildings. Typical designs use Teco connector system of engineered timber construction, illustrate recommended design practice.


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a. Tappan electronic range ☐
b. Westinghouse electronic range ☐
c. RCA-Whirlpool electronic range ☐
d. Kelvinator electronic range ☐
e. Hotpoint electronic cooking center ☐
f. Whirlpool-Seeger through-wall air conditioner ☐
g. Whirlpool's Mark XII refrigerator-freezer ☐
h. Sub-Zero refrigerator-freezer models ☐
i. Luxaire year-round air conditioner ☐
j. King slender air conditioner ☐
k. Emerson Verl-slim air conditioner ☐
l. Admiral 2-ton air conditioner ☐
m. R&M-Hunter Div. range hood ☐
n. National flush raceway system ☐
o. Curtis style-trend window ☐
p. Southern Sash aluminum window ☐
q. Fabrow load-bearing windows ☐
r. Capitol Products aluminum sliding window ☐
s. Forest Fiber's "Sandal wood" ☐
t. American-Olean tile ☐
u. National Veneer wall paneling ☐
v. Danny Paper's "Dennyfoil" ☐
w. Kwikset Locks kit ☐
x. Hyster fork lift truck ☐
y. Industrial Truck Div. yardlift ☐

### TECHNICAL PUBLICATIONS

*** Armstrong Furnace Instruction manual ☐
586. Norris' porcelain-on-steel plumbing fixtures ☐
*** Lefax' "Engineering Formulars and Tables" ☐
590. Tile-Tex asphalt floor tiles ☐
591. Miller Mfg. Co.'s sliding glass door catalogue ☐
592. Symons Concrete Forming Equipment ☐
593. Republic's "Kitchens Sell Homes" ☐
594. Masonite's "A Guide for Builders" ☐
595. Trim-Glide sliding aluminum doors ☐
596. Brown-Granes' modern wood windows ☐
597. US Forest Products publications ☐
598. Dodge 1957 cork products catalogue ☐
599. Masonite's guide for exterior sidings ☐
600. Westinghouse reference manual for lighting ☐
601. Steel Joist technical bulletin ☐
602. US Mineral Wool Perimeter Insulation ☐
603. Anaconda Sheet Copper ☐
604. Small Homes Council textbook on plastics ☐
605. Amana Installation manual ☐
606. Formica booklets on moldings ☐
607. Timber Engineering's "Typical Lumber Designs" ☐

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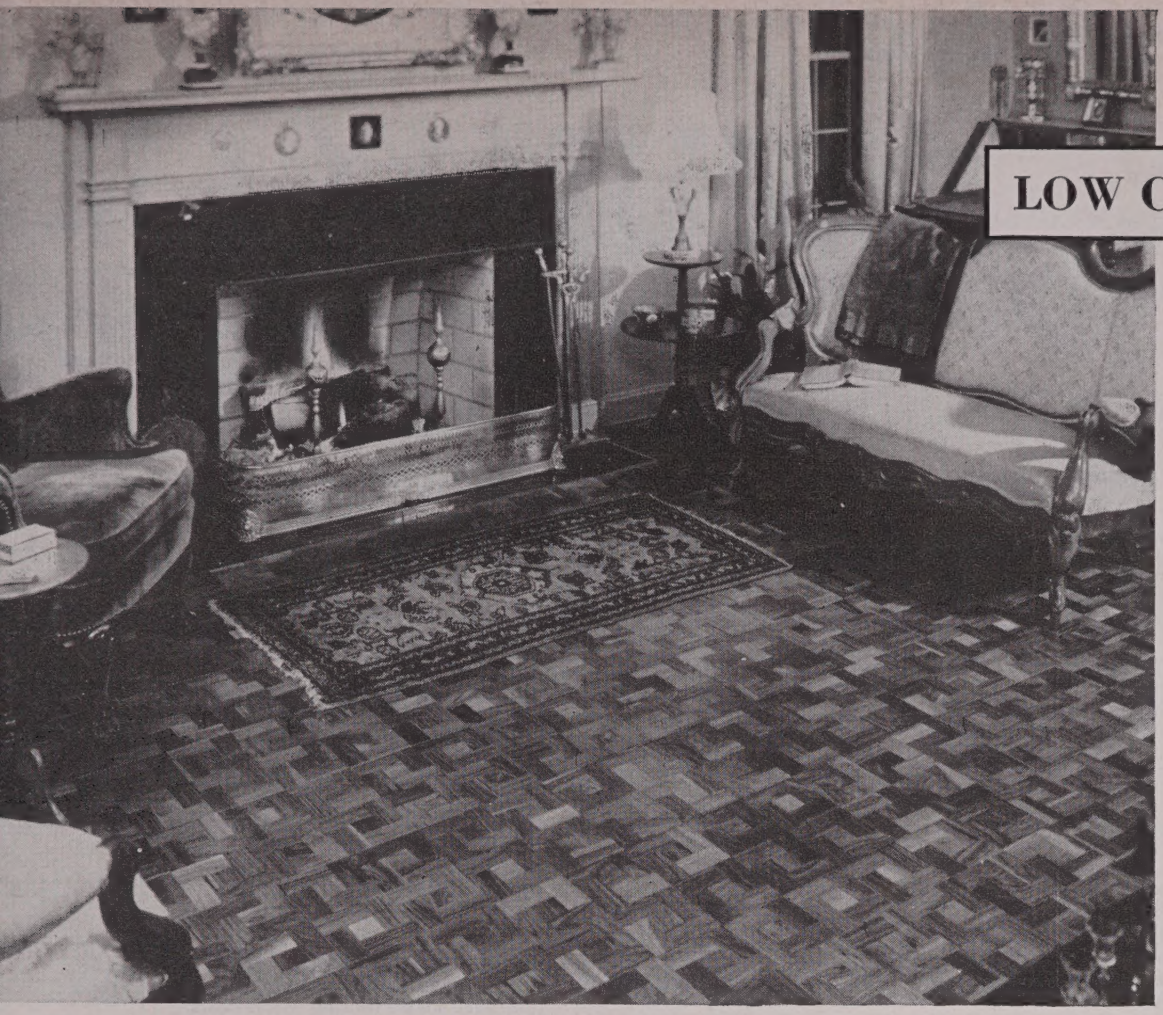
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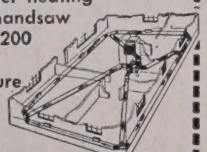
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*for perimeter heat installation in slab floors. Designed for the builder whose costs are spiraling.*

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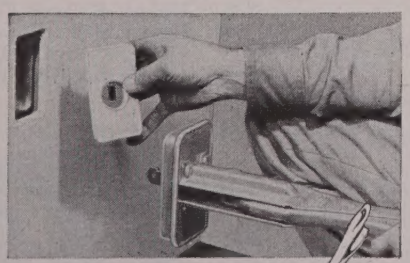


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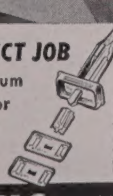
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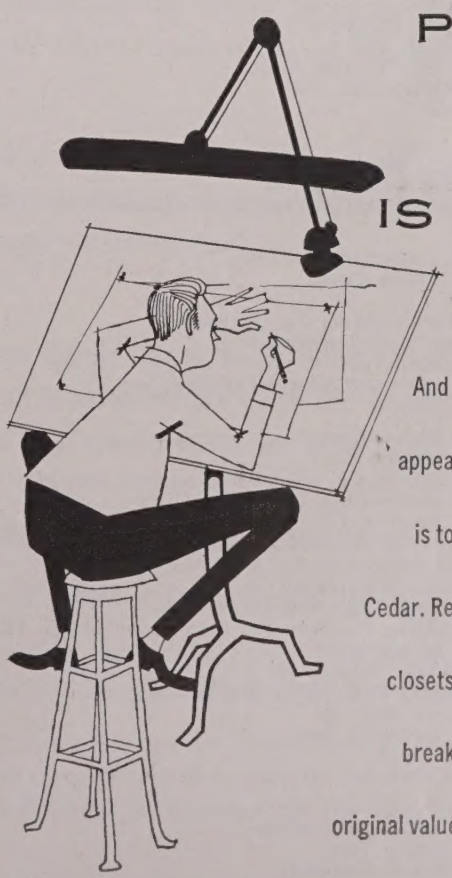
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# Advertisers Index:


| Page: | |
|---|---|
| 53 | Admiral Corporation |
| 56, 57 | Ador Sales, Inc. |
| 42 | Airtemp Division *(Chrysler Corp.)* |
| 220 | Allen Mfg. Co., W. D. |
| 221 | American Brass Co. |
| 207 | American Hardware Corp. *(Russell & Erwin Division)* |
| 87-89 | American Home Magazine Corp. |
| 34 | American Motor Corp. *(Kelvinator Division)* |
| 32 | American Window Glass Co. |
| 95-99 | Andersen Corp. |
| 90 | Appleton Coated Paper Company, The |
| 204 | Arco Company, The |
| 30, 31 | Armstrong Cork Co. |
| 166 | Atlas Plywood Corporation |
| 67 | Azrock Products Division *(Uvalde Rock Asphalt Co.)* |
| 210 | Beadex Sales, Inc. |
| 92, 93 | Bell & Gossett Co. |
| 223 | Bessler Disappearing Stairway Co. |
| 62 | Bestwall-Certainteed Sales Corporation |
| 215 | Better Homes & Gardens |
| 231 | Bird & Son, Inc. |
| 86 | Black & Decker Mfg. Co., The |
| 52 | Blue Ridge Glass Corp. |
| 24, 25 | Borg-Warner Corp. |
| 229 | Brown Co., Inc., George C. |
| 223 | Bruce Co., E. L. |
| 186 | Calder Mfg Co. |
| 41 | California Redwood Association |
| 49 | Carpet Institute, Inc. |
| 72, 73 | Carrier Corp. |
| 178, 179 | Celotex Corp., The |
| 42 | Chrysler Corp. *(Airtemp Division)* |
| 184 | Clay Flue Lining Institute |
| 70 | Colonial Products Co. |
| 94 | Committee on Steel Pipe Research |
| 220 | Condensation Engineering Corp. |
| 76, 77 | Crane Co. |
| 19 | Creo-Dipt Co., Inc. |
| 223 | Davis Products Company |
| 48 | Deere & Co. |
| 209 | Dodge Cork Company, Inc. |
| 196 | Donley Bros. Co. |
| 44, 45 | Douglas Fir Plywood Assoc. |
| 182 | Dow Chemical Co., The |
| 217 | Dur-O-Wal |
| 167 | Erdman Homes |
| 217 | Efron Mfg. Co., Theodore |
| Cover III | Eljer Division *(The Murray Corp. of America)* |
| 11 | Farley & Loetscher Mfg. Co. |
| 12 | Fedders-Quigan Corp. |
| 162B, 163 | Fenestra, Inc. |
| 232 | Flynn Manufacturing Co., Michael |
| 13 | Follansbee Steel Corporation |
| 15 | Formica Co., The |
| 4, 5 | Frigidaire Division *(General Motors Corp.)* |
| 3 | General Bronze Corp. |
| 60, 102 | General Electric Co. |
| 68, 69 | General Electric Co. *(Hotpoint Company, Div. of* |
| 4, 5 | General Motors Corp. *(Frigidiare Div.)* |
| 196 | General Products Co. |
| 209 | Georgia-Pacific Plywood Company |
| Cover II | Gold Seal Division *(Congoleum-Nairn, Inc.)* |
| 40 | Grant Pulley & Hardware Co. |
| 61 | Hager & Sons Hinge Mfg. Co., C. |
| 50B | Hako Building Products *(A Division of Mastic Tile Corp. of America)* |
| 36, 37 | Harnischfeger Homes, Inc. |
| 100 | Harrington & King Perforating Co., Inc., The |
| 229 | Hartmeister Mfg. Inc. |
| 199 | Higgins Industries, Inc. |
| 194, 195 | Homelite Corp. |
| 68, 69 | Hotpoint Company *(Division of General Electric Co.)* |
| 192 | Indiana Limestone Institute |
| 78 | Inland Homes Corp. |
| 200, 201 | In-Sink Erator Company |
| 198 | Insular Lumber Sales Corporation |
| 160, 161 | Insulite Division *(Minnesota & Ontario Paper Co.)* |
| 29 | International Harvester Co. |
| 229 | International Oil Burner Co. |
| 14 | Johns-Manville |

| Page: | |
|---|---|
| 211 | Kaustine Furnace & Tank Corp. |
| 34 | Kelvinator Div. *(American Motor Corp.)* |
| 205 | Kennatrack Corp. |
| 203 | Kentile, Inc. |
| 226, 227 | Keystone Steel & Wire Co. |
| 192 | Kimberly-Clark Corp. *(Cellucotton Division)* |
| 219 | Kitchen Maid Corp. |
| 184 | Knape & Vogt Manufacturing Co. |
| 2 | Koppers Company, Inc. *(Wood Preserving Division)* |
| 188, 189 | Lau Blower Co., The |
| 190 | Lawyers Title Insurance Corporation |
| 202 | Leigh Building Products Div. *(Air Control Products Inc.)* |
| 86A-H | Lennox Industries Inc. |
| 8, 9 | Libbey Owens Ford Glass Co. |
| 18 | L.O.F. Glass Fibers Co. |
| 231 | Life |
| 206 | Line Material Co. *(Division of McGraw Electric Co.)* |
| 218 | Majestic Co., Inc., The |
| 26, 27 | Malta Mfg. Co., The |
| 10 | Marsh Wall Products, Inc. |
| 170 | Masonite Corp. |
| 50B | Mastic Tiles Corp. of America *(Hako Bldg. Products Division)* |
| 172 | Mautz Paint & Varnish Co. |
| 172 | Maze Company, W. H. |
| 206 | McGraw Electric Co. *(Line Material Co., Div. of)* |
| 63 | McKinney Mfg. Co. |
| 160, 161 | Minnesota & Ontario Paper Co. *(Insulite Division)* |
| 197 | Monsanto Chemical Co. |
| 101 | Morgan Wightman Supply Co. |
| 223 | Mosley Electronics, Inc. |
| 28 | Mutschler Bros. Co. |
| 91 | National Gypsum Co. |
| Cover IV | National Homes Corp. |
| 191 | National Oak Flooring Mfrs. Assn. |
| 1 | Nutone, Inc. |
| 218 | Onan & Sons, Inc., D. W. |
| 20, 21 | Overhead Door Corp. |
| 229 | Parkay Division *(Wood Mosaic Co.)* |
| 6 | Pease Woodwork Company *(Pease Homes Division)* |
| 17 | Ponderosa Pine Woodwork |
| 173 | Portland Cement Association |
| 168 | Preway, Inc. |
| 222 | Raynor Mfg. Co. |
| 208 | Remington Arms Co., Inc. |
| 159 | Revere Copper & Brass, Inc. |
| 171, 185, 187 | Rolscreen Co., The |
| 162 | Rowe Manufacturing Co. |
| 64, 65 | Ruberoid Co., The |
| 207 | Russell & Erwin Div. *(The American Hardware Corp.)* |
| 7 | Schlage Lock Co. |
| 50A | Scholz Homes, Inc. |
| 193 | Smith Corp., A. O. |
| 224, 225 | Stanley Works, The *(Hardware Div.)* |
| 58 | Sterling Corp., John *(Sterling Hardware Mfg. Co.)* |
| 222 | Storm King Corporation |
| 195 | Swimquip, Inc. |
| 228 | Unique Balance Company, Inc. |
| 84, 85 | United States Plywood Corp. |
| 46 | Universal-Rundle Corp. |
| 67 | Uvalde Rock Asphalt Co. *(Azrock Products Division)* |
| 82 | Van-Packer Corp. |
| 16 | Wallpaper Council |
| 169 | Waterman-Waterbury Co., The |
| 162A | Weiser Co. |
| 174 | West Coast Lumbermen's Assn. |
| 181 | Western Pine Assn. |
| 164, 165, 182A-D | Westinghouse Electric Corp. |
| 33 | White Rodgers Co. |
| 212 | Willingham-Little Stone Co. |
| 229 | Wood Mosaic Co. *(Parkay Division)* |
| 2 | Wood Preserving Division *(Koppers Company, Inc.)* |
| 80, 81 | Worthington Corporation |
| 22, 23 | Zegers Inc. |

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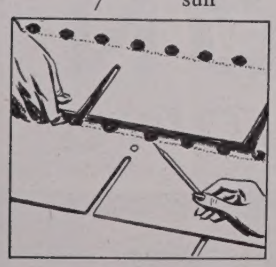
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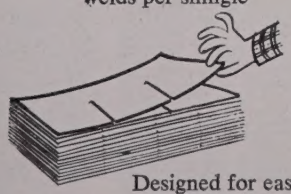
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